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NOTES OF THE WEEK

Mr. Churchill made a big speech at Sunderland, and by "big" we mean the speech of a statesman, expounding broad, clear views of the world-situation in fearless language. Mr. Churchill has the courage to say plainly that the "Labour Party are quite unfitted for the responsibility of Government," and if put in power, "would come hopelessly to grief at our expense." He then appealed to both parties, Liberal and Conservative, to sink their former differences and stick to the Coalition. He reminded the Liberal Party, with perfect truth, that all their old programmes, extension of the franchise, national education, and the taxation of wealth, had been carried into law. What Mr. Gladstone would say to universal male and female suffrage, or what Sir William Harcourt would say to the present death duties and income tax, we don't know, except that it would be something which Mr. Churchill would not care to hear. Nor, we fancy, would Mr. Gladstone be enamoured of the last Home Rule Bill.

There was one rather important plank in the old Liberal platform, which Mr. Churchill discreetly forgot, namely, Retrenchment. That the cost of the Army should be £400,000,000 less in peace than in war does not extract from us a transport of gratitude. However, agreeing with Mr. Churchill that the war closed an epoch in politics, let us examine Mr. Churchill's invitation to jettison the old cries and follow him. Parties there must be in a representative system where we have government by discussion. If Mr. Churchill means that he will lead the Tories into battle against the Labour Party, *à la bonne heure*! Let us follow him. If he will keep his word, and truly and loyally help us to prevent the advent to power of a party which "through their incompetence would come hopelessly to grief at our expense," let us swear allegiance and fealty to Mr. Winston Churchill.

We admire Mr. Churchill's survey of the European situation the more because it is a stern impeachment of the Big Four—America, France, Britain and Italy. Through their criminal delay and futile talk about the League of Nations, we have neither peace nor a League. Peace with Turkey has been suspended until

we have lost control of the Turkish Army. Germany is between the Scylla of restored Kaiserism and the Charybdis of Bolshevism. Austria lies in ruins and is starving. Murder, robbery, pestilence and famine have Russia in their grip, "and nothing sed." If the disorderly Turkish soldiery should join hands with the Bolsheviks, and be invited to invade Germany and Austria by desperate peoples, we might witness one of those submersions of civilisation by barbarian hordes which we read of in Gibbon. Whom should we have to thank? Messrs. George, Clemenceau, and Wilson.

Mr. Churchill seems to take it for granted that America must now be left out of account. Japan, he thinks, would help, and possibly Italy. Here Mr. Churchill pulled up: he didn't tell us what we must do about Russia. Having examined more facts, we have changed our mind about Russia. We have come round to the conclusion that the triumph of Bolshevism in Russia is not only a disgrace, but a serious danger to the Western Powers. How many troops would be required to rescue Russia? Some people say a couple of divisions; others an army corps; others a big army. It is out of the question to despatch a big conscripted army or armies to Russia. But volunteer divisions? Could not Britain supply one division of volunteers; and France a second; and Italy a third division, to be despatched in the spring? One thing is pretty clear; that if we don't put down Bolshevism in Russia, Bolshevism will put us down—by which we mean, that we shall have another European war in a few years.

Some bitterness of feeling is being aroused in Canada by the antics of American politicians over the Treaty of Peace. Whatever excuse or justification there may be—and politically we agree with the Republican Senators—the outstanding fact remains that the American Senate has repudiated the signature of its Chief Magistrate. Had this repudiation taken place with reference to some domestic question, or even a treaty between America and one other country, it would not have mattered. But the struggle between Republican and Democratic Senators has hung up the peace of Europe for six months, while murder, pestilence, and famine are raging over the greater part of Russia and Austria. Few people outside the United States understand the intricacies of American party politics. If the

Senate does not quickly ratify the treaty in some shape, the world will say, America has gone back on her word.

Although diplomatically Lord Grey's Mission has been a failure (the fault was not his), we are glad to know that physically our Ambassador has been greatly benefited by his visit to Washington. American doctors believe in looking into a man's inside to see what ails him. A great American oculist who was puzzled by the failure of Lord Grey's eyesight, applied the X-rays, and discovered that the optic nerve had been poisoned by the teeth. A dentist—the American dentists are “fine”—was called in, and we understand that Lord Grey's eyes are much improved.

On most subjects we see eye to eye with Mr. Harold Cox, but we cannot agree with his theory that the Labour “unrest” is not due to the events of the last five years, but began before the War, which, if anything, has tended to allay the discontent, by raising wages. It is true that the feelings of class hatred and cupidity began to be stirred by Mr. Lloyd George and the trade union leaders as long ago as 1909. But the War taught violent and unruly men two very dangerous lessons. They saw the astonishing ease with which the Russian Tsar, the Austrian Emperor, and the German Kaiser were knocked off their thrones. And, second, they learned the tremendous power of numbers. As manual workers never count brains, and education and money, they told themselves that they alone had saved the empire. Why shouldn't they seize it, and knock away King, and Parliament?

There can be no doubt, too, that the Reign of Terror in Russia, instead of being a deterrent, like the first French Revolution, has acted as a most unwholesome stimulant on the imagination of a section of the manual workers. They refuse to believe in the truth of the best authenticated evidence of the wholesale and indescribable atrocities of the Bolsheviks. They will not listen to Colonel Ward, one of themselves. When four Russian trade unionists, who have escaped from the den of wild beasts, try to narrate their experiences to the artisans of Manchester, instead of being listened to with sympathy, they are subjected to a most insulting heckling. How an English editor of one of the first of our magazines can publish an article justifying Lenin we do not understand. We are told that he is frugal and simple in his life. So were Robespierre and St. Just. We are told that he believes in his ideals. So did Robespierre and St. Just.

The most astounding document we have seen lately is a letter from a Coalition Unionist M.P. to one of his constituents. In it the member states that the Home Rule Bill is the only alternative to “twenty years of resolute government” in Ireland, which latter is impossible because of the present “balanced state of parties”! Why, the notorious objection to the present state of things is the unbalanced state of parties, the fact that there is no opposition, and that the Ministerial majority is too large. Three-fourths of that majority are Unionists, and here we have a Unionist M.P. pleading as an excuse for a Home Rule Bill, which no one wants, that “resolute government” is impossible because parties are evenly balanced! Messrs. Lloyd George and Churchill are constantly telling us that the basis of the Coalition is Give and Take. Yes, but the Conservatives are always giving, and the Lloyd Georgians are always taking. The only attempt to please the Tories (the least sensible section of them) has been the Anti-Dumping Bill, which has been dropped. In return, two Acts have been passed seriously detrimental to the interests of landlords, and now the Unionists are asked to break up the Union.

We agree that things in Ireland cannot go on as they are. The Sinn Féin organisation, far more extensive and complete than most people in this country realise, must be broken up without hesitation. We

believe the Sinn Féiners are concealing arms in convents, relying on our reluctance to search them. They should be searched at once. For twenty years, from 1886 to 1906, Ireland was firmly and justly governed, under Lord Salisbury's system, and was tranquil and prosperous. Why not return to that system? From 1906, when Sir Henry Campbell-Bannerman and Messrs. Asquith and Lloyd George succeeded to power, began that system of selling the lives and properties of the Loyalists for rebel votes in the House of Commons. It ended in the Act of 1914, now pronounced by its authors “unthinkable” and financially ruinous. Are we to begin the weary round again? Why? Because, if we don't, we may have a Labour Government. This is the “bogey” argument, which is no use to those who live in Ireland.

As one of the sons of the greatest ground-landlord in New York, a trifle of six or seven millions sterling comes to the democratic Lord Astor, who wishes to get rid of his peerage. If he is sincere in the repeated declarations he has made to that effect, we can suggest to his lordship one method that might, in our opinion would, relieve him of his burthensome coronet. Let Lord Astor find the money (it would only be a bagatelle of £4,000 or £5,000, less than a five-pound note to the ordinary man) to pay the expenses of an informer who shall sue him for penalties for voting illegally in the House of Lords. Or, as the peers very seldom vote, let Lord Astor put up the money for a similar action against Lady Astor for voting in the House of Commons.

For Lord and Lady Astor stand or fall together. Either they are both qualified to sit in both Houses, or neither is qualified to sit in either. Both were born out of the kingdom, not of English parents, and their ability or disability to be peer and peeress depends on whether the Naturalisation Act of 1870 did or did not repeal the disabling section in the Act of Settlement, passed in the reign of William III., which says that no person born out of the Kingdom or Dominions, except of English parents, can sit in either House of Parliament, or in the Privy Council. In the Speyer-Cassel case, five judges decided that the Act of 1870 repealed the clause in the Act of Settlement: but Lord Astor can afford to carry the case to the House of Lords. Having read the arguments and the judgments, it is clear to our mind that the judges were determined to give effect to what they thought the law ought to be, rather than to allow the operation of the law as it is.

If Lord Astor can get the House of Lords to decide that the Act of 1870 did *not* repeal the disabling clause in the Act of Settlement, then he and his wife will be free as air: their titles and privileges will automatically fall from them, and restore them to their primitive American simplicity. Only, they will have to get a new Act to enable them to sit in the House of Commons. There is indeed another reason why we think that Lady Astor cannot sit in the House of Commons, as we explain in our leading article. She is a peeress, which is a legal status, sharing the privileges and disabilities of her husband. We are not concerned with the policy of the law, which may require repeal or amendment. We do object to the judges twisting the plain meaning of words, and inferring repeal by implication, because the law as it stands would entail some unpleasant consequences to powerful individuals.

Our weakness in Egypt would be laughable, were Egypt not the half-way house to India, and therefore a serious proposition. Here is Great Britain, one of the strongest Powers in the world (if not the strongest, for America's strength has never been tested in a long war), higgling and bargaining with a province, which owes its emancipation from Turkey to us, which has no army, no exchequer, no nationality, as to whether it is to have a complete or a regulated independence! Here are Lords Allenby and Milner, waiting meekly

whilst some go-between ascertains the sovereign pleasure of Zaghlul, an absurd agitator, with the donkey-boys and students at his back! It was not so that we dealt with Arabi Pasha in the eighties, though he was stronger than Zaghlul, and England was weaker, both politically and militarily, than she is to-day. But the divine doctrine of self-determination had not then been discovered.

In the last few days of the Session a Bill was rushed through which practically deprives a landlord of the possession of small house property. In the case of houses whose rent and rateable value exceed £35, but do not exceed £70 in London; in Scotland exceed £30, but not £60; elsewhere exceed £26, but not £52, the landlord cannot recover possession of the house except for nonpayment of a rent he cannot raise, or for committing waste or a nuisance. However much he may require the premises for his own use, or for a general scheme of improvement, he cannot turn the tenant out, unless "alternative accommodation is available." Suppose a householder in the West End has let his garage or stable by the week or month, and should want it again for his own car, or his servants, he will not be able to get it, unless he can find "similar suitable accommodation" for the tenant.

But though the landlord cannot raise his rent, or recover his premises, the tenant may take in lodgers. The Act indeed says that the tenant must not make an "unreasonable" profit by letting his rooms to lodgers. But how is the Court to find out what the arrangements, nearly always verbal, may be between the tenant and his lodgers? If the magistrate thinks that the tenant is profiteering to an unreasonable degree he may allow the landlord to eject the tenant. But anyone who knows the class of lodgers in small houses must be aware that the tenant will in many cases be able to sit rent-free and laugh at his landlord. Yet such is the timidity to-day of the property-owning classes that this Act was passed through both Houses of Parliament without a word of protest.

The Labour Party and their organs are constantly proclaiming that manual labour alone is worthy of respect, and that rentiers and landlords must be taxed to death as "the idle rich." Have the Labourites ever considered what would happen to them if the sons of the upper middle and middle classes were to invade the preserves of labour? Suppose that educated young men, demobbed officers, sons of clergymen and the like, were to become electricians, engineers, and machine-minders. These young men are as strong and as intelligent as the skilled artisans. Suppose they leave the black-coated jobs to the sons of the artisans, the pupils of the County Council school, and become manual labourers. The thing is being done. We had some electric wires put right the other day by an ex-officer who had been a stockbroker's clerk. If this movement continues, the whole aspect of the relations between capital and labour may be changed, and not in a manner agreeable to the trade-unionist tyrants.

We welcome the appearance of a new contemporary, with the businesslike title of *Ways and Means*, published weekly by Benn Brothers. The first number is stuffed with important facts; it is well written, and, last (but not least) it is well printed. There is a leading article, called 'The Real Danger,' and a review of Mr. Keynes's book on the Peace Treaty, which must make everybody with a cheque-book—and who hasn't got one to-day?—feel very uncomfortable. What Mr. Keynes says about the cowardice of the capitalist class is but too true. The capitalists own the Government; they own the press; they own the law. Yet they go about with blanched lips and knocking knees. On the first appearance of a trade union leader, with a rag-tag tail, up go their hands, and out come their purses. It isn't conscience that makes cowards of them all; it is sheer physical funk.

The *Times* is very cross with Mr. Keynes, perhaps because he declined to publish his book piecemeal in the *Times*, but brought it out in the old way as a book. Thus we have two columns of silly petty sneers at "the academic mind," "the erudite don," "the candid friend," and his "political inexperience," and of course, O! of course, the writer is a pro-German! We remember that in the South African War, everyone who dared to criticise the policy of the Government, was denounced by a section of the press as a pro-Boer. It has been the same in this war. Everybody is a pro-German who doesn't agree with Mr. Lloyd George or the Polypapist. This book of Mr. Keynes is a masterly work, written by an acute thinker, who has been steeped in the facts of the economic situation for the last ten years. Yet the *Times* thinks to put him down by lamenting over his "tenderness for Germany," and accusing him of serving the enemy. Thank Heaven, we have still some men who know and think before they write.

It is but too apparent that the Lunacy Law requires amendment. The letters we have published, one from a temporary patient and two from those who have been connected with victims, together with recent cases in the courts, leave no doubt that some of the cruelties which we used to shudder over in 'Hard Cash' and 'Valentine Vox' are still possible, though we hope rare. We agree with our contemporary *Truth* that private asylums ought to be abolished: no one ought to be allowed to make a profit out of such a terrible malady: it ought never to be the pecuniary interest of anyone to detain a patient. One danger no legislation will ever cure; we mean the danger to the body politic from the number of madmen, not only allowed to be at large, but entrusted with important public functions, spiritualists, politicians, admirals, editors, priests and prohibitionists.

Thanks to the slowness or stupidity of English lawyers, the American hotel-builder has come and seen, but has not conquered—at least not yet. The lightning stroke of Mr. Bowman has failed, and he has returned to New York without the title-deeds of Devonshire House in his pocket. He assures the press, however, that it is only a case of *reculer pour mieux sauter*. For a few months, or it may be weeks, Londoners will still be able to gaze at the beautiful iron gates, the forlorn courtyard, and the ugly, desolate brick pile, which with its neighbouring Lansdowne House, is all that is left to remind us of what Disraeli called the great Revolution families. To Mr. Bowman all this is naturally nothing. Devonshire House suits him exactly, because "there are no other houses near it. You have only to apply the match and up it goes!" How pleasantly put! And how American! Is Mr. Bowman perchance related to the Mr. G. Baumann who twenty years ago was the popular owner and manager of the Holland House Hotel in New York? Or is he connected with the great firm of drapers of that name, the Maples of Broadway?

We were amongst the number of those hoaxed by the Central News cable of the death of Sir Horace Plunkett. The explanation is by no means satisfactory. "Wednesday" even when contracted to "Wed" is not the least like "died." We suppose it was one of those stupid jokes so often indulged in by printers, reporters, and correspondents. We all remember Sir William Harcourt's celebrated speech, and the massacre of the English garrison at Peking by the Boxers. Meanwhile, Sir Horace Plunkett will enjoy the supreme amusement of reading what friends and enemies say of him behind his back. We wrote nothing of Sir Horace that we would not say to his face, except that it is impertinent to praise a man to his face. We think it was Pascal who said that, if everyone knew what was said of him behind his back, there would not be two friends left in the world.

IS LADY ASTOR'S ELECTION VALID?

LADY ASTOR is a peeress, which is not a courtesy title, but a definite legal status, whether acquired by birth, creation, or marriage. Sir Erskine May, in 'Parliamentary Practice,' p. 107, 12th ed., lays down that "peeresses are entitled to the same privileges as peers, whether they be peeresses by birth, by creation, or by marriage." We submit that those who share privileges must share disabilities. That a peeress is not a courtesy title, but a status, is proved by two things. First; the eldest sons of dukes, marquesses, and earls, do bear courtesy titles, usually some second or subordinate title possessed by the father. Thus in a Royal Warrant, summons, will, or other legal document, the eldest son of the Duke of Devonshire, for instance, would be described as the Right or Most Honourable, or Right Trusty and Well Beloved, Spencer Compton Cavendish commonly called the Marquess of Hartington. But a peeress would be described as Mary Jane, Countess of So-and-So. No one would describe a Duke's wife as commonly called the Duchess of Bareacres. The second fact which proves that a peeress is a rank or status and not a courtesy title is that peeresses, if indicted for treason or felony, must be tried by the peers. Stubbs tells us that in 1412 "a petition that noble ladies should under the provisions of Magna Carta be tried by the peers was granted." In 1440 the Duchess of Gloucester was tried for witchcraft—might not Nancy Witcher be tried on the same charge?—and sentenced to exile in the Isle of Man. Doubts were raised at the trial as to the proper method of trying the wife of a nobleman, and in the following year an Act was passed. The preamble recites that "whereas in Magna Carta is no mention made how women, of great estate in respect of their husbands, shall be put to answer upon indictments of treason or felonies," therefore it was enacted that "such ladies shall be brought to answer and judged before such judges and peers of the realm as peers of the realm should be." In modern times the Duchess of Kingston was tried for bigamy by the peers in 1776. Our law is partly statutory and partly municipal or customary. The Act of 1441 and the trial of the Duchess of Kingston seem to settle the fact that by statute a peeress is a status, and not that of a commoner. By custom a temporal peer raises his wife to his own status; she is a partner that shares his disabilities as well as his privileges. A spiritual peer, whose peerage is not hereditary and is terminable by death or retirement or suspension, does not raise his wife to his status, the Archbishop's wife being plain Mrs. Smith. Neither can a peeress, whether the widow of a peer, or a peeress in her own right, raise her husband to her status. On the above considerations we submit that Lady Astor is not a commoner; that she shares the privileges and disabilities of her husband Lord Astor; and that therefore she is not qualified to sit in the House of Commons, and that every time she votes she is liable to a heavy fine.

There is another ground on which we believe that Lady Astor is legally incapable of sitting and voting in either House of Parliament, the fact, namely, that she was born out of the Kingdom and the Dominions. Nancy Witcher Langhorne was born in Virginia, U.S.A., of American parents, and married, first, Robert Gould Shaw, an American, and, second, Mr. Astor, who was also born in America. The second Act of Settlement (12 & 13 William III c. 2 s. 3) enacts that "after the said limitation shall take effect as aforesaid, no Person born out of the Kingdoms of England, Scotland, or Ireland, or the Dominions thereunto belonging (although he be naturalised or made a denizen except such as are born of English parents) shall be capable to be of the Privy Council or a Member of either House of Parliament, or to enjoy any office or place of trust either Civil or Military, or to have any grant of lands, tenements or hereditaments from the Crown." Since the death of William III there have been four Acts of Parliament dealing with Naturalization of Aliens. The Act of 1844 provided a certificate as an alternative to the private bill of naturalisation,

and emphatically repeated the disability of naturalised persons to sit in either House of Parliament or in the Privy Council. The Naturalisation Act of 1870 repealed the Act of 1844 but did not repeal the disabling clause in the Act of Settlement. Sir Erskine May and Sir William Anson hold that the 7th section of the Act of 1870 relieves naturalised subjects of their disabilities. This was the opinion of two judges in the Divisional Court and three judges in the Court of Appeal in the case of Rex v. Speyer and Cassel; but it was not taken to the House of Lords, probably for want of money, on which the rights of the subject and the Law of the Constitution seem to depend in this democratic country. The five judges held that the Act of 1870 repealed the disabling section 3 in the Act of Settlement by inference or implication. Neither in its clauses nor in its Schedule does the Act of 1870 repeal the section in the Act of Settlement: but the judges held that it did so, because it would have been very inconvenient if it did not! This is an odd way of deciding the law: repeal by implication strikes us as dubious and dangerous law. Supposing that the Act of 1870 did repeal the disabling section of the Act of Settlement, does not section 3, subsection 2, of the British Nationality and Status of Aliens Act, 1914, revive it? The subsection enacts that "section 3 of the Act of Settlement (which disqualifies naturalised aliens from holding certain offices) shall have effect as if the words 'naturalised or' were omitted therefrom." The judges would have us believe that the meaning of this is that "a denizen"—a creature that hasn't existed for near 200 years—is not included in the relief extended to naturalised aliens! Was it worth while to insert the subsection for that purpose? We submit the subsection was inserted to revive the clause in the Act of Settlement, especially if we remember its date, 7th August, 1914. Lady Astor was born out of the Kingdom and Dominions and was not of British parents. This defect, we submit, is not cured by marriage with a naturalised Briton of American birth and parentage, as Lord Astor is. But if our argument is correct, Lady Astor cannot sit in the House of Commons and Lord Astor cannot sit in the House of Lords. The last Naturalisation Act of 1918 doesn't touch the point we have been discussing. It is true, of course, that at the time the Act of Settlement was passed Virginia was one of the Dominions of the British Crown. And if the American colonists had not rebelled against their Sovereign and Parliament in 1775, Lord and Lady Astor would be British-born subjects. But that's another story, and in no wise affects the legal point we have raised.

AN EYE-WITNESS ON THE PEACE CONFERENCE.

WITHIN the British Delegation which assembled in Paris early in 1919 to assist the British plenipotentiaries to settle the affairs of the world were two officials whose ability conspicuously exceeded that of the general average of its members. One was Sir Eyre Crowe, who is now, tardily enough, our ambassador plenipotentiary at the Peace Conference. The other was Mr. J. M. Keynes, who retired at an early stage of the proceedings to Cambridge, finding himself powerless to restrain his political and technical superiors from accepting the conclusions of the Commission which framed the reparation clauses of the Treaties of Versailles and St. Germain. These two men, alike in their firm grip of essential facts and in their possession of a lively interest in things of the mind not invariably found in official circles, were in other ways piquantly contrasted. Mr. Keynes was one of those men from the Universities who did so much to help the permanent Civil Service to deal with the problems of the War, and who, at the end of their service, were mostly content to return comparatively unnoticed to their original work. In this he resembles Mr. Carless Davis, who organised the intelligence work of the Ministry of Blockade, perhaps one of the most remarkable achievements of the war, and who has since incon-

spicuously resumed his duties at Balliol. Mr. Keynes had none of the official virtues. For officials sufferance must be the badge of all their tribe. They usually know the right thing to be done, but they are required to stand by with a patient shrug while their political superiors decide upon the wrong thing. If they protest, it must be in language of a uniform grey which, if they happen to be men as well as officials, is often most dissonant from their desire. A good official cannot be bred in a few years, and Mr. Keynes was unequal to the rôle. Sir Eyre Crowe, on the contrary, has had a lifetime of discipline and loyal service. He knows how to give the best advice, and, if it is disregarded, to reserve his vivacity, which is considerable, for the dinner-table. Sir Eyre Crowe also had the advantage of being the best hater of Germany in the British counsels, so that he was less likely to run counter to the broad lines of the Clemenceau-George policy than Mr. Keynes. Sir Eyre Crowe had the even greater luck not to be dealing with finance, a subject which Mr. Lloyd George decided to treat as a British electioneer and not as an international statesman.

To the general public Mr. Keynes is hardly likely to be known, and the importance of his book on the Peace Conference may therefore be overlooked. It is the only account in print so far published either in the Press or in book form which gets remotely near to the truth of the earlier proceedings of the Conference. Those who might have written discerningly of these proceedings were never within hearing of the Conference room, and those who were admitted saw only a patch here and there of the story. Possibly M. Mantoux, who as interpreter was present on most occasions, or Sir Maurice Hankey, who was the "soutien-George" of the Conference, could give posterity a more or less full account of the Ten and the Five and the Four. But we cannot believe that these gentlemen will ever be sufficiently indiscreet. Moreover, it is difficult to believe that such excellent officials could also be sufficiently able men of letters to do justice to the theme. Mr. Keynes caught only a glimpse here and there of one side of the activities of the Conference; and his glimpses must be corrected and supplemented before we can get any general idea. His glimpses, however, are important and valuable. For a few brief instants the Conference comes under the eye of an observer with insight and some power of description; and what this observer has to tell us is of more value than a whole library of impeccable diplomats.

It will perhaps be well to confine ourselves in this article to the general charge levelled at the author, both by supporters of the Government and by the Northcliffe Press, which, though it goes against the Government, resents any systematic or intelligible attempt to criticise it. The charge to which we refer is that Mr. Keynes is a friend of Germany, and that his book will comfort and encourage Germany in resisting the peace we have imposed upon her. Is it not time that this kind of nonsense was put away? Mr. Keynes has two main propositions to establish. The first is that the Treaty of Versailles is not based on the Fourteen Points of President Wilson. The second is that we cannot ruin Germany economically and at the same time expect to obtain indemnities from her, and that by attempting to do so we are imperilling the social, economic, and financial stability of the modern European system. It needed no Mr. Keynes from the Conference to tell the Germans that President Wilson's Fourteen Points were a contract obtained by the Germans at a time when they were still supposed to be negotiating with the Allies. The Treaty of Versailles is a peace imposed upon a defeated and disarmed opponent. No honest mind can read the two documents and hold that the one is really based upon the other. The Treaty of Versailles can, in fact, only be justified, and is invariably justified, on the assumption that the German signature to any document is worthless and that the Germans are so far outside the pale of humanity that it is not even necessary to keep faith with them. The logical position of the Paris Conference, in drafting the Treaty of Versailles, was that, just as

the German Government by bombing defenceless cities compelled the Allies to bomb defenceless cities, so, by breaking faith with Belgium, the German Government made it necessary for the victorious Allies to break faith with Germany. Germany expected, and the world expected, that the Treaty based on the Fourteen Points would be a treaty conceived upon the most advanced international lines, and that the inspiring motive of the Conference would be the restoration of economic freedom and prosperity in Europe and the abolition of the old system of indemnities, of guarantees by armed occupation, of arbitrary enslavement and deliberately inflicted ruin. The Treaty as drafted restores nationalism in its most primitive form throughout Central Europe, makes it impossible for Germany to move economic hand or foot for a generation without the assent of a committee of her creditors, crushes her with indemnities and cripples her industries. Perhaps M. Clemenceau is right and such a treaty was necessary. But we shall do well in this case to say as little as possible about the Fourteen Points, and to prepare ourselves for the economic consequences. Mr. Keynes tells us that the Treaty, if it can be carried out in its present form, means the lowering of the standard of life and the possible ruin of civilisation throughout Europe. This is not to be a friend of Germany any more than Cassandra was a friend of Greece. Mr. Keynes also wonders how Germany, as destroyed by the Treaty, is to pay for the War. This is not to comfort the enemy, but to remind us of the dilemma which tormented the Reparations Commission continually. M. Clemenceau wanted to ruin Germany: Mr. Lloyd George wanted (against his better judgment) to make Germany pay. Mr. Hughes wanted to do both, and was distressingly deaf to all reason. And so, with the help of the New States, who, whether they fought for Germany or for the Allies, were equally clamorous to be satisfied, the proceedings of the Reparations Commission had alternatively the air of a harlequinade and a thieves' kitchen.

Mr. Keynes's criticisms of the financial and economic clauses of the Treaty must be left for another occasion. Here we desire only to warn our readers against the ill-natured and misinformed estimates of his book already submitted by the Polypapists. The argument that this book has done a disservice to the Allied cause, or betrayed any information not generally accessible to anyone who took the trouble to follow the proceedings at all closely, cannot be sustained for a moment. That the Treaties of Versailles and St. Germain are internationally disastrous and impracticable is already perceived on both sides by the officials, Germans, Austrians, and Allied, who have been entrusted with its application.

A LESSON IN REVOLUTION.

WE have already reviewed Mrs. Webster's book on the French Revolution,* but too briefly for its merits. We return to it because the French Revolution fits the Russian Revolution like a glove: change the name of Jacobin to that of Bolshevik, and Louis to Nicholas, and we are reading a seasonable sermon on the terrible events of the last two years. Mrs. Webster has had at her disposal a great deal of material that neither Burke nor Carlyle had. In the last thirty years French historians and philosophers have been busy digging up the facts of their revolution. Mrs. Webster with amazing industry has availed herself of the most modern researches, and has exploded more than one of Carlyle's romantic figures, notably Madame Roland and Danton. The virtuous Madame Roland is proved to have been actuated by no higher motive than jealousy and hatred of the Queen, because Marie Antoinette refused to receive her at court. Putting aside the numerous mistresses of the Duke of Orleans, three female figures stand out in the Revolution, Marie Antoinette, Madame Roland and Charlotte Corday. The Queen was brave, but she was not clever, though capable of dramatic gestures and words on occasion. She

* The French Revolution By Nesta H. Webster. Constable.

delayed starting for Varennes until she could get a new dressing-case made, of which the price was her life. Madame Roland deserved her death. The only great woman, one of the greatest of all time, was Charlotte Corday, who stabbed Marat in his bath. Carlyle tries to make a great man of Danton, but beyond a big head and a loud voice—two important possessions for a demagogue—there seems to have been nothing great about him. Openly venal, taking bribes (like Mirabeau) from Orleanist and Royalist and probably from Prussian sources, he caroused in restaurants and bought himself a château, whence he was lured to the guillotine. Of all the revolutionaries we like Danton and Desmoulins the best, because they never canted. They never pretended to care about anything but wine, women, and money. The sanguinary insanity of Robespierre would be incredible, were it not reproduced before our eyes by Lenin. Robespierre's serious and perfectly sincere policy was to depopulate France by the knife; to reduce the population from twenty millions to six or eight millions in order that the survivors might inhabit uniform cottages on identical incomes under his own paternal despotism. Stupid people have frequently said to us, "Lenin is not half so bad as he is painted: he is quite sincere." We doubt it not: every homicidal maniac is sincere. That is all the more reason why he should be killed by the State which is unfortunate enough to engender so dangerous an animal.

In her moral commentary Mrs. Webster does not attempt, very wisely, to rise to the heights of Burke's sublime denunciation, which rings as true to-day as it did a hundred and forty years ago, with the added prestige of fulfilled prophecy. But there are certain general deductions which Mrs. Webster makes from the facts, which may be usefully tabulated, because all revolutions, allowing for changes of costume and speech, run on similar lines.

1. A Revolution is never made by the People, or the Nation, but by a small minority. The democratic view, popularised by innumerable Radical writers (by Lord Morley, for instance, who represents Burke as ignorant of the facts and mad) that the Revolution was the uprising of an oppressed people is quite untrue. The privileges of the clergy and the nobility, and the taxes, which look so bad on paper, were in practice much relaxed by the good-natured relations of feudal society before the Revolution was thought of. Almost immediately after the summoning of the *Tiers Etat* in 1789 all the privileges and all the obnoxious taxes were abolished by the King with the consent of the clergy and nobles.

2. A Revolution is invariably the product of conspiracies supported by bribery. The French Revolution was the result of three conspiracies: (a) the Orleanist conspiracy financed by the Duke of Orleans; (b) the Prussian conspiracy conducted by von der Goltz and Anarcharsis Clootz, Prussian barons, with the money of the King of Prussia; (c) the Anarchist or subversive conspiracy, which took the money of the two former conspiracies, added to it by the robbery of the Crown treasures and the money of private individuals, and finally swallowed up France. All the mobs of murderers were hired, as were their leaders.

3. The Government of the existing order, be it lodged in King, President, or Prime Minister, should benevolently consider the redress of grievances, when a revolution begins or threatens. But having decided what concessions to make, it should never yield an inch: it should repel force by force, and never hesitate to shoot. Louis XVI and Nicholas II lost their crowns and their lives through culpable weakness, a childish belief in the good intentions of their enemies, who were out for their blood. Again and again Louis commanded his guards not to fire on the mob when they were besieging Versailles and the Tuileries. Indeed, he basely left his guards and his gentlemen to be butchered, whilst he sneaked off to the Assembly. Nicholas allowed two black-coated and bespectacled "gents" from the Duma to beard him in his own saloon train, and place his abdication before him. Instead of arresting them and having them shot on the

platform, he signed his deposition on a telegraph form, and then began to cry. Clemency by the Government, or its head, towards revolutionists is a crime. The utter helplessness of the bulk of the nation, when once a well-organised minority has captured the machine, is the valuable lesson of this book, which we hope everyone will read and think over in these dangerous times. Is such a revolution as the French or the Russian possible to-day in a Western country on the plane of civilization occupied by England, France, or America? There are, we know, plenty of sympathisers with Bolshevism in England: and we may assume that there are many in America (the Independent Workers of the World, for instance), and in France. Are the majorities of these nations sufficiently timid or helpless to be driven like sheep to the slaughter by a Robespierre or a Lenin? Judging by what happened here in the railway strike, the answer should be in the negative, though, as Mr. Bernard Shaw would say, you never can tell.

WHY THE WAR STOPPED.

A PROPHETIC writer, some twenty years ago, foretold that a battle between modern armies would end in a stalemate, and that in war they would gradually be brought to a standstill by reason of their inertia.

The difficulties of transport have multiplied a thousandfold since Frederick the Great, by issuing to his soldiers a single bread-ration every three days, trained them to shift for themselves; and to-day, besides the rations for men and horses, provision has to be made for a stupendous quantity of ammunition for the numerous and insatiable guns. During the attack on the Hindenburg Line, which began on the 26th September, 1918, on a front of fourteen miles, there was a cannon for every fourteen yards of front, and in eight days the artillery of the Fourth British Army fired away no less than 1,200,000 shells.

Moreover, when, for the first time, Marshal Foch gained, and, with the reserves available in November, 1918, felt confident that he could keep the initiative, the problem had grown in complexity since those summer days in 1914, when von Kluck made his dash for Paris across fields rich in newly-harvested crops, through orchards ripening into russet and gold and along the smooth, well-paved roads of Northern France. Despite the favourable conditions which attended the march of his columns, von Kluck outmarched his supplies. How, then, reflecting on the adverse conditions which waited upon his endeavour, could the French marshal contemplate the formidable operations which faced him without grave misgivings?

For four years Foch had studied every wile of the German; he foresaw the overwhelming difficulties he must encounter: every bridge and railroad destroyed with meticulous thoroughness; a crater yawning deep and wide at every cross-roads; houses so demolished and trees so felled as to constitute an endless series of barriers along every road; wells poisoned, or fouled with the obscene ingenuity of which only a Boche is capable, and the whole country laid waste so as to resemble the Abomination of Desolation. He realised that his progress must be slow; already, in the first week in November, the British cavalry, in attempting to keep in touch with the enemy's rear-guards, had been held up, immobilised by the impossibility of transporting forage and rations across the battle-scarred zone. Having regard, too, to the temper of the people of all nations, impatient for peace, to that of the troops, hopeful, at last, of a cessation of the slaughter of which all were weary, the responsibility for incurring further casualties, at this juncture, had become too great for any human being to bear.

It is worth while examining the situation as it appeared to the enemy in November, 1918, and, first of all, how fared the German army? The drill-sergeants who, in the past, had so often inspired terror in the

hearts of young conscripts, the Junker coxcombs, who had swaggered so insolently at Zabern, had left their bones to bleach upon the plains of Champagne, or in the mud of Flanders, and it may be that the officers and under-officers of 1918 were more in sympathy with the people than those of 1914: but however long the casualty lists may be, remember, there is always enough left of the salt of the old regiment to flavour its new drafts: a regiment's soul goes marching along! It was the same British Dragoons who made fast their horses to the same rings, in the same wall at the castle of Esquelbecq, under Marlborough, Wellington and Haig: in three successive centuries. Those Prussian Guards, who bore themselves so proudly before the Great Elector and fought their way up the blood-stained glacis at St. Privat, are still the "Cockshafers." Like Roland's horn at Roncesvalles, the chasseur-sergeant's fierce yell, "*Debout les morts!*" will be echoed down the centuries by future generations of Chasseur battalions. And, albeit not one man, of those who lined up to hear their Kaiser's Godspeed in 1914, survived to cross bayonets with the lads over from Boston at Fismes in 1918, it is doubtful whether the fires of military ardour were utterly extinguished in the breasts of the German N.C.O.'s. It is true that, in November, 1918, at the *Feste Kronprinz* at Metz, the soldiers placed their officers under lock and key, and ordered firing to cease, but a few weeks later, these same mutineers marched back along the German roads, under triumphal arches, acclaimed as the saviours of the Fatherland.

But, if the embers of the military spirit still smouldered in the army, such was by no means the case in the German nation. Generals Ludendorff and Falkenhayn have supplied evidence that Germany had no stomach for further fighting.

Economic pressure, that ancillary weapon which, in 1915, 1916 and 1917 seemed so elusive—a will o' the wisp for ever dancing just ahead of us—became at last, in 1918, a potent instrument of war in our hands. And Old Kaspar, upon a winter's evening, his work done, sitting, hungry and cold, in front of his empty stove, laboured under no delusions: a "famous victory" was no longer possible, for the boundless wealth and the vast population of the United States were behind the Entente. Despite the lying Press, he knew that an endless succession of fresh American troops, eager and ready to pick up the gage of battle, were echeloned behind the still defiant lines of the British and French. In this sense, then, the Americans won the war, and more in this than in a military sense.

Uncle Sam, serving in the ranks as a soldier, is a splendid specimen of humanity: he showed his worth and, what the French call his *mordant* at Fismes, at a time when, mixed with the more seasoned brigades of the Allies, small bodies of U.S. troops received their baptism of fire. But the *amour propre* of America demanded that her sons should be permitted to fight as an American army under American leaders. Now, the proficiency of the regular officers of the U.S. army has earned recognition throughout the world; but, on the peace-establishment, there are few of them, and, in 1918, these few had had no experience of handling large bodies of troops in the field. Officers, both staff and regimental, had to be improvised, and they were improvised with the usual clumsy nepotism, for which Democracy has such a pretty talent. An organisation of huge and unwieldy divisions had to be adopted, because the shortage of available generals did not permit of a more elastic system.

After the U.S. army had begun its independent career, it was discovered that all organisation was lacking, that staff officers were frequently incompetent, some being even ignorant of how to read a map. French and British divisions relieving American units in the line, found their dead still unburied lying upon the ground and their fire and communication trenches in such bad repair that needlessly heavy casualties had been suffered.

The French exhorted the Americans to allow French staff officers to advise and help them, but the Americans would not consent to remain in leading-strings;

the French were brusquely hustled out of headquarter offices and even dubbed spies!

"If you wish to learn what good road discipline is," said General Malcor—"go and watch the British armies in their zone." But the Americans insisted on their own American way of doing things. They were implored to reserve certain roads for troops and vehicles moving towards the front, and other roads for traffic returning to camps and depots; but Uncle Sam guessed that that was the poor, old, sleepy English way of doing things, and that every road would be needed for the "Doughboys" burning to get into the firing line!

Every soldier of the U.S. army knew that road-discipline consists of obedience to certain vitally important, yet simple rules; nevertheless, each individual American was convinced that these regulations applied to everyone but himself.

It was decreed, too, that no one should be permitted a light on the roads after dark; indeed, so drastically was this order enforced that, on one occasion, an American military policeman drew his revolver and threatened to shoot an officer who had switched on his electric torch in order to study his map at a finger-post in the American zone. So, in the blackness of the night, a stream of human beings and vehicles, horse-drawn and engine-drawn, blundered along in chaos, amidst curses and crashes, and the welcome light of dawn each day revealed the wreckage of guns and wagons, strewn along the roadsides, like flotsam and jetsam cast up on a beach after a storm. So blocked and impassable became the roads in the American zone, during the offensive in the St. Mihiel salient and in operations subsequently undertaken on a larger scale by the U.S. army, that the transport of supplies was impossible, so that the men in the firing line found themselves without ammunition or even rations, and artillery draught horses on the spot had to be slaughtered to provide meat for the starving troops.

Thus it came to pass that the prophecy of a Russian military writer was fulfilled, and the armies of America and the Entente were brought to a standstill by reason of their inertia. And thus it was that, in his wisdom, Marshal Foch saw fit to grant the Armistice for which Marshal Hindenburg sued, when the German Commander-in-Chief realised that all hope had departed of averting the defeat of his country's arms.

THE ETHICS OF POCKET-PICKING.

LORD ROSEBURY has lately been constrained to describe the high-handed methods of some of our bureaucrats as resembling those of "burglars and pickpockets," and without commenting upon the justice or injustice of his strictures it is not difficult to find somewhat similar instances where the man in the street might apply the same epithets.

The search for free petroleum in this country is a case in point, and it may be as well to review all that has happened in this connection. During the war the Government wanted oil, and wanted it badly, and at first they proposed to pay for it. A Department advocated a careful and cautious prospecting of certain selected areas, and a Bill was brought before the House of Commons to facilitate the search for oil. It was defeated upon a clause dealing with the payment of royalties, chiefly, it is said—though this is doubtful—through the active opposition of Labour members.

Now there is no country in the world in which full mineral rights do not include rights to all petroleum that can be extracted by drilling or pumping.

The result was a temporary deadlock, during which it became known that a great oil firm had for years been enquiring into the possibility of finding free petroleum in Britain, and had even drawn up model leases which landowners had been asked to sign, agreeing to pay handsome royalties, way-leaves, etc. During this deadlock also the question of whether or not there can still be petroleum in commercial quantity

in these islands was fairly well discussed by scientific men, and the general opinion may be summed up as follows:—That there had been oilfields, but they were now things of the past, and any oil remaining would be found merely in "pockets." In spite of this, certain patriotic people determined to drill for oil, and had met proprietors and signed agreements with them, had located wells, and were prepared to get to work at once to test one or two of the selected localities, at no expense, of course, to Government or public.

This was vetoed by some of our bureaucrats, for what reason was never disclosed, but possibly because such developments, if successful, would have been of pecuniary value to the landowners.

The next development, which came after a long delay, was the appointment of the aforesaid great oil firm as Government agents for the prospecting for free petroleum, with full powers and a million to spend,—but no royalties were to be paid in any circumstances. Again there was some delay, but finally drilling was started with great éclat, and, needless to say, the areas previously selected by a Government Department were among those tested.

Scientific opinion perhaps wavered a little at this stage, but the Government agents got to work on a large scale, drilling eleven wells, when four would have been sufficient. At one time when success appeared—to the uninitiated—to be probable, the bureaucrats sought to gain a little kudos, or at least reflected glory, for their exertions. Later, when this hope proved illusory, and the "pocket" theory, however hateful and unscientific, came again into favour, another firm was graciously permitted to test an area which the Government agents had rejected—but once again no royalties were to be paid.

As matters stand at present, there is perhaps little hope left of finding petroleum in commercial quantity, but, while the scientific aspect has become less interesting, the moral aspect is distinctly intriguing.

Our bureaucrats are certainly not burglars nor pick-pockets; they have stolen nothing, even if they have prevented something from being sold. A man caught in *flagrante delicto* with his hand in your pocket cannot be prosecuted for picking pockets, *if the pocket be empty*. The intention to commit a felony may be obvious, but as an empty pocket cannot be picked, the culprit will go scot-free. On this charge, therefore, we must acquit the defendants.

But there is another aspect to be considered; *qui fecit per alium fecit per se*. Our bureaucrats certainly did incite their agents to break forcibly into suburban Britain and pick such pockets of petroleum as might be encountered, under strict injunctions that, whoever might benefit by the transaction, the rightful owner must not. No legal quibble as to who owns petroleum beneath the surface can alter the case. A prosecution for incitement to commit a felony, possibly even a case of conspiracy to commit a felony, seems inevitable.

To emend Kipling, "We are not ruled by pick-pockets, but only by their friends."

VICTORY.

Let it be written down, while still the wound
Festers and there is horror in the world

At what was done and suffered, while unfurled
The wings of death are dark upon the ground.
Let it be written: "Death we have not found

The worst, though death is evil, nor the curled
Fangs of disease, nor yet to ruin hurled
The tracery of old cities when no sound
Is in their broken streets. But there's an ape

Out of the slime into the spirit creeping
That twists mankind back, back into the shape

That mumbles carrion. Here's the cause for weeping,
Prognathous chin, slant forehead, eyes that rust,
As their flame dies and smoulders into lust."

CORRESPONDENCE

YOUNG OPTIMISM.

To the Editor of THE SATURDAY REVIEW.

SIR,—After reading THE SATURDAY REVIEW of the 3rd January, and especially the article headed 'Profit and Loss,' allow me to add to the profit side of your estimate. We have the British Empire, not as it was in 1914, but as an ideal league of English-speaking nations, cemented by one common ideal, loyalty to the throne and tempered by the great war, like steel by fire.

On the material side you have an Empire incomparably richer than any other in raw products and in manufacturing and technical ability, enabling these products to be put to the best use.

Just after the Armistice a reaction set in, as was only natural. Men came home from the great struggle, weary, needing rest, and with nerves upset.

Hence the unrest which so frightens our "Faint-hearts." But signs are not wanting to show that relations between the workers and the employers are steadily on the mend, and that a period of prosperity unequalled by any preceding it is about to set in.

But there will be this difference. We now realise that all classes must have their fair share of prosperity. I am amazed at your dictum that "the fabric of society rested on a feudal basis."

"Inbred piety," may have waned, but "good humour" and "integrity" are still the distinguishing qualities of Englishmen. Englishmen won this great war. They are not rogues, rude and atheistic, as you suggest.

I am, Sir,

Your obedient servant,

WILLIAM HOZIER.

Carlton Club, Pall Mall, S.W.1.

3rd January, 1920.

[This is the optimism of youth or ignorance. The Empire is not more, but less, closely united by the war: the Colonies have seen our government near at hand. Prices and wages have doubled, in some cases trebled, and production has declined, and is declining. Labour leaders will take care that relations between employers and workers do not improve. We did not say that the fabric of society rested on feudalism, but on a master and servant class. Our correspondent must read what he sets out to criticise.—Ed. S.R.]

STARVING AUSTRIA.

To the Editor of THE SATURDAY REVIEW.

SIR,—On Christmas Day, in Church, we were told there would be a collection the following Sunday on behalf of "starving enemy children," and a moving appeal was made for "the hungry mites of Vienna." In a friendly discussion afterwards the majority wholly approved of the scheme, but a minority of one disapproved, and said so. Having stated objections and reasons, the speaker was swiftly denounced as "un-Christian" and "inhuman." There was no protest to this, only a pathetic remark from a wounded man in the corner, sitting with his crutches beside him, one leg having been taken off as high up as it was possible to take it and leave him alive, and he questioned, "Then what have we been fighting for all this time?" He pointed out it was Germany's duty to feed her Allies, as it was our duty to feed our Allies, but only the minority of one supported him in words that were somewhat virile, while the majority spoke of "forgiving our enemies," and what was meant and included by "forgiving"—in a "Christian" spirit.

It is evident on all sides that we are tired after the war, but are we really too tired to be just? Let us forgive our enemies the wrong they have done to us, but not at the expense of our friends, and let us not imagine we have the right to forgive wrong done to others. Belgium, France, Italy, Serbia have suffered

as we have not suffered, and—until the populations, male and female, of the countries not protected by a water-way, as we are protected, from assaults of the enemy, until our loyal friends and Allies have been fed, restored, and strengthened—is it fair, is it just we should scatter our *largesse* over friends and (former) foe alike, because, when we are tired, it is often easier to do a thing ourselves rather than teach another the full force of his responsibilities?

If we have to feed Central Europe, let us at least be honest in the doing of it, let us admit the positive reason, that we do so because it is politic, and not shelter ourselves behind a negative that it would be un-Christian not to do this.

I apologise for taking up your time in reading from a pen that is possibly not as tired as some that worked harder during the war, and is always grateful for the pungent words of the SATURDAY REVIEW on any and every subject.

Yours faithfully,

EVELYN ST. LEGER.

10, Park Mansions, Knightsbridge, S.W.

JOHN BULL AND UNCLE SAM: AN APPEAL FROM PHILIP . . . TO PHILIP: . . .

To the Editor of THE SATURDAY REVIEW.

SIR,—In your issue of June 28th there appeared a leading article which, copied in the *World's Work* of October, has just come to the attention of the undersigned.

In it, first laying down the incontrovertible premise that "no one at this or any time should write or even say things likely to create international ill feeling," you proceed to make a series of statements that to the writer seem so absolutely opposed in spirit to this principle, as to inevitably challenge comment.

Beginning with the mild assertion that "Americans are not as popular in Paris to-day as they were twelve months ago," your article goes on to say that "the Americans are regarded by the ordinary Parisian as a barbarian nation, and the prospect of beholding them rejoice on July 4th . . . already fills him with apprehension and disgust"; that we have become "in Paris a burden almost too grievous to be borne." You then quote the opinion of a lady who "proclaims amid general assent that the Americans are at their best children, at the worst brutes." You say that "the Wild West sprawls in the cafés and patrols the boulevards"; that our peace delegation amused "itself loudly and continuously" in such fashion that "not the most civilized President in the history of the world could quite cover with his professional mantle the nakedness of his countrymen."

It is not the purpose of the writer to enter into any controversy as to the truth of any or all of the above severe criticisms. The truth or falsity of even graver questions is not infrequently a matter of the mental angle from which they are viewed. Still less is it the intention to defend the American character. Like other peoples, we have the defects of our qualities, and while there are doubtless many to whom both are equally obnoxious, there are happily some who willingly condone the former for what they are good enough to consider outweighs them in the latter.

The important point is whether or not so public an arraignment of the real or fancied faults of a friendly nation can possibly tend to increase the entente cordiale between it and its critic, the desirability of which appears beyond question; whether international interests would not be better served if influential papers like the SATURDAY REVIEW would abstain from pointing out to their readers, not to say emphasizing, the alleged shortcomings of a people who, to put it with due modesty, have so recently shown themselves to be both willing and able to hold out a helping hand in time of need; a need which, if the confidential chart of a British Military Staff lately made public in Mrs. Humphry Ward's 'Fields of Victory' may be relied on, could scarcely have been graver.

That the two great English-speaking peoples shall in

the future do their world's work in friendly co-operation is the consensus of all intelligent opinion, and the desire of the broad-minded on both sides of the Atlantic; that such co-operation is possible only when feelings of mutual respect exist, goes without saying. Does the SATURDAY REVIEW really believe that the unfriendly strictures contained in its issue of June 28th are calculated to increase respect for America on that side of the ocean, or affection for England on this? Will the harvest of such sowing nourish or poison those who partake of it?

It has been said, "faithful are the wounds of a friend," but nowhere is it written that such wounds tend to promote good feeling on the part of the victim, particularly when inflicted in the market place of the world, so to speak, and when the knife is thrust in to the hilt.

The writer is one of the great body of Americans whose appreciation of the English character is profound; whose admiration of and faith in the love of justice, the insistence on the principle of fair play which form the warp and woof of that character, is so great that she believes this protest against an apparent violation of both will be accorded the same publicity which was given to the leader that called it forth.

(MRS.) ALINE SHANE DEVIN.

Pass Christian, Miss., U.S.A.

THE EASTERN CHURCHES.

To the Editor of THE SATURDAY REVIEW.

SIR,—In your issue of 20th December, speaking of Hungary, you say: "All the Serbs and a majority of the Roumans are orthodox Greek"—in religion. Here is a looseness of terminology of which the SATURDAY REVIEW is not often guilty.

Allow me to say that outside the official Church of Greece and the direct dependencies of the Phanar there is nothing Greek about the Eastern Churches of Europe, although their services are mostly based on the liturgies of St. Basil and St. Chrysostom. In Russia, the Russian Orthodox (Pravoslavny) Church holds its services in the Old Slavonic language; in Rumania the Rumanian Orthodox Church uses the Rumanian language, and so on. In some towns in Transylvania before the war it was possible in one and the same town to hear a Rumanian Orthodox service in the Rumanian language, a Catholic Uniate service (in union with Rome) in the Rumanian language, and a Catholic service of the Latin Rite in Latin. In Lvov (Lemberg) in Galicia it was possible to hear at the fine St. George's Cathedral a Catholic Uniate service of the Ruthenian Rite in Old Slavonic, and at the Armenian Cathedral a Catholic service of the Armenian Rite. About none of these that I have mentioned is there anything Greek, although in guide-books one often finds the terms Greek-Orthodox and Greek-Catholic used with regard to them.

The last-mentioned term should be used exclusively for the communities in union with Rome using Greek for their Liturgy. These are not very numerous and occur very sporadically; there are some in Greece, a few in Southern Italy, and one in Paris at the interesting old Church of St. Julien le Pauvre.

Yours faithfully,

TOURNEBROCHE.

THE CHURCH OF ROME.

To the Editor of THE SATURDAY REVIEW.

SIR,—I have heard it said more than once lately, that the SATURDAY REVIEW is not always quite fair in expressing its perfectly legitimate distrust of the Roman Catholic Church; I hope you will help me to correct this impression by printing a few observations on your criticism of Sir David Hunter Blair's *Memoirs*. Admitting that the Catholic Church in England "has advanced indeed from the days of Cardinal Wiseman, when a few old families . . . alone preserved it from extinction," your critic goes on to say:—"But there is little sign of any considerable advance, and it is rather significant that his own monastery (i.e., Fort

Augustus) gave up the education of boys because it did not pay. If there had been enough boys entered on the lists, it would probably have paid well enough."

To deny the prosperity of the Catholic Church in England because, for a variety of reasons which need not here be discussed, a single Benedictine school in the remotest West Highlands of Scotland was closed, while the monks devoted their time to building their Abbey, is almost as absurd as to condemn Mr. Illingworth's efficiency as Postmaster-General because of the infrequent delivery of telegrams and parcels in Tristan d'Acunha; but Fort Augustus itself furnishes two illustrations. The military fort established there in the eighteenth century was dismantled and sold; therefore the British Army is a failure. The line of railway connecting Fort Augustus with Fort William and the West Highland line has been taken up and sent to minimise the said Army's failure in France; therefore the railway systems of Great Britain are a failure. If your critic really wants to see signs of advance, he will find them in the obvious place for such things, the statistical pages furnished by Dioceses to the *Catholic Year Book*. I have not the figures here, but I have learned, from a respectable source, that for a considerable time during the war adult men and women, presumably sane, were being received into the Church at the rate of twenty-five daily, or nearly ten thousand annually. These figures, or rather the corrected estimate which, I am sure, you will be able to make, are an eloquent commentary on what your critic calls "the distrust which has gathered round his Church during the last four years."

May I quote, further, from the 'Situational Æneid' of my friend Fr. Ronald Knox? "If there was a wrong motive (for all political motives to religious action are wrong) which then (1917) encouraged me to join the Church, it was that I found the Church, as in the days of the Apostles, 'a sect that is everywhere spoken against.' I found that Catholicism in Italy was condemned as denationalised, Catholicism in Germany for its nationalism, Catholicism in Switzerland because it was pacifist, Catholicism in France because it was chauvinist, Catholicism in Spain as a pillar of reaction, Catholicism in Ireland as a hot-bed of revolution. I found that the Imperialist Press, both in England and in Germany, anathematized the Holy Father's interference, now because he was trying to secure the winning side its ill-gotten gains, now because he was trying to save the losing side from defeat."

There is an old saying, *Magna est Veritas, et praevaleret*; which may be roughly translated: "There is no use in advertising what is self-evident."

I am, Sir, your obedient servant,

C. K. SCOTT MONCRIEFF.

136, Ebury Street, S.W.
January 9th, 1920.

THE RELATIVITY OF TRUTH.

To the Editor of THE SATURDAY REVIEW.

SIR,—It was pointed out by Wendell Holmes in 'The Autocrat of the Breakfast-table' that when John and Thomas are talking together, among the six there should be more or less misapprehension, for there are at least six personalities—three Johns: 1, the real John, known only to his Maker; 2, John's ideal John, never the real one and often very unlike him; 3, Thomas's ideal John, never the real John, nor John's John, but often very unlike either. Three Thomases: 1, the real Thomas; 2, Thomas's ideal Thomas; 3, John's ideal Thomas. Consequently, until a man can be found who knows himself as his Maker knows him—or who sees himself as others see him—two disputants will often be put out when there are six of them talking and listening all at the same time.

Lord Haldane has evidently been much surprised by the different opinion held by himself (his own ideal Haldane) of his being the most sagacious man in the nation and its saviour from defeat by the part he played before the War, and that held by many doubting Thomases (of the Thomas's ideal Haldane class). Has he, with some fancy like that of Holmes in his

mind, taken refuge in lecturing on the relativity of truth, and supporting his views by Einstein's theory? (which possibly even Lord Haldane may not quite understand).

But as regards two plain statements made by himself, 1st, that he left Germany in 1912 very anxious as to Germany's intentions, 2nd, that after his return from Germany he declared Lord Roberts was a scaremonger, no question of the relativity of truth can arise, for they are both views held by his own ideal self—it is a case of what Mansel in his 'Prolegomena Logica' called "dichotomy by contradiction."

Lord Haldane was either anxious about Germany's intentions, or he was not. Lord Haldane either believed Lord Roberts to be a scaremonger, or he did not. To reconcile Lord Haldane's two statements is beyond the ability of any Thomas, no matter which of the three classes he belongs to.

Yours faithfully,

VERITAS.

THE LAW IN A NOVEL.

To the Editor of THE SATURDAY REVIEW.

SIR,—"F. L." touches upon a point of great interest to the average reader as well as to the advanced student of psychology. And, curiously enough, the following letter, entitled 'A Living Death,' corroborates in a striking manner the immense value of a well-regulated use of imagination, as illustrated in the really good romances and novels. A good romance must not violate ordinary common sense, or the primary laws of Nature as recorded by observation of natural phenomena. The novelist is bound by this fundamental canon, which he can only disobey at the penalty of failure to attract public attention. Given this sheet-anchor to cling to, he or she can brave the winds and ride the storm in utter defiance of sober criticism. The extraordinary thing is that the wildest freak of imagination may be an actual fact to a higher state of consciousness than the ordinary human level. This is what accounts for the perennial interest of a feat of imagination even to the severest and best regulated mind. Tyndall practically reduced the scientific genius to a daring imagination brought to bear upon one point for a sufficient length of time to acquire or develop a new way of looking at things. Imagination may be described as the eye of the soul. The soul of the universe is one, but the souls of individual men and women must be of infinite variety, exactly corresponding to their state of evolution. It does not matter in the least what term is used, but the important point is that the imagination, or the faculty of using and manipulating thought-forms or images in new combinations, is the principal instrument in moulding human evolution.

The reference by the unfortunate 'Patient for Five Months' to the important part played by the novelist, Charles Reade, in improving the conditions of lunatics illustrates the immense value of a good novel in drawing public attention to abuses and scandals which should be stopped. Instances of this beneficent use of imagination are found in the great novelists such as Thackeray, Dickens, and others who portray the life of the day with such accuracy as to make the generation for which they wrote see itself pretty clearly. In other words, they stir up the imagination of their readers, and cause them to "see visions," which is the very thing to do them good, for it quickens the growth of their inner being or "soul." Each novelist can only express what is latent in him, and a keen eye can detect the soul of the writer in the "output" of his imagination. Thus Dickens portrayed the world that surrounded him without troubling about the future, while Lytton, who was a hotchpotch of politician, man of fashion, occult student, dreamer and poser, always striving after something higher, but fatally handicapped by his surroundings and want of sufficient will-power to balance his imagination, rarely succeeds in weaving a convincing story. He either struts and poses as the man of fashion, to the intense annoyance of Thackeray, or else he writes a metaphysical disquisition in the form of 'Zanoni' and 'The Coming

Race,' which are thinly disguised preachments to show off the "occult." That this was the real "soul" of Lytton it is easy enough to see, for he was striving, ever striving—though the SATURDAY REVIEW took him severely to task just recently for biting his wife—an unpardonable sin in decent society, and meriting the editorial cane.

It is this clash between the prose of daily life and the "vision" of imagination which perhaps is the essence of evolution. The very moment after he had bitten his wife, perhaps he had a glorious imaginative picture of a new world in which wives cease from troubling and exasperated husbands find vent for their feelings in a milder fashion. There was nothing remarkable about Lytton's "occultism," for he was a deep student and merely puts down what he has laboriously read. The amazing faculty of imagination is the power of seeing or sensing instinctively what has not been studied laboriously for years. Many instances could be given of this innate power, which is impossible to explain and impossible to deny.

Yours faithfully,

ARTHUR LOVELL.

Royal Societies Club,
St. James' Street,
December 23, 1919.

MR. WELLS ON OURSELVES.

To the Editor of THE SATURDAY REVIEW.

SIR,—Your reviewer, whose manners, to judge by his anecdote about himself and the actresses, must be as bad as his history, does not understand what the word "culture" means. Hence the nonsense about Kant and Montaigne making breaks in culture. Instead of admitting his ignorance simply and modestly, and trying to improve himself, he attempts to carry off the exposure by being rude and vaguely self-assertive. And why does a man of his quality sneer at Mr. Horatio Bottomley? The spirit and taste of *John Bull* I will not discuss here, but there can be little doubt in the mind of any competent judge who will compare a column or so of the editorial matter in that publication with your reviewer's exploit, where the better brain of the two writers is to be found.

However, I am not writing this letter so much about your reviewer, sir, as about you. Why do you head this correspondence "Mr. Wells on Himself"? There is nothing about myself. My attention has been concentrated entirely upon the new type of SATURDAY REVIEWER that this age of "Croce and Rupert Brooke" has produced.

Very truly yours,

H. G. WELLS.

Easton Glebe, Dunmow.

[We did not know that Mr. Wells shrank so sensitively from the exposure of his personality to the public. But to soothe his modesty we have headed this correspondence "Mr. Wells on Ourselves."—ED. S.R.]

FILM STORIES AND PLAYS.

To the Editor of THE SATURDAY REVIEW.

SIR,—In your article on the Cinema, some while since, you suggested that we out in the Colonies may become Americanised in our ideas and sympathies, owing to our seeing so many American films and so few British. There is, I should say, some fear that this may take place. And therefore it is the duty of British producers to wake up and produce films that shall equal or excel the American ones, which at present they certainly do not. I think it would be a good thing if producers would realise that a famous story does not necessarily make a taking film; nor is there any reason why it should. The story is often famous, not for its plot or scenery, or stage effects, but on account of its author's fame; and that depends greatly on his language and descriptive powers. But in a film these do not count to any extent. Hence a story by some unknown writer

may prove ten times as interesting on the screen as a masterpiece of Thackeray or Dickens. People, it is true, may for a time be taken in, and illogically imagine that a famous story will make an interesting picture. But soon they will come to realise that this is by no means necessary, and that, as a matter of fact, it is often just the reverse. I saw the other evening Dickens's 'Great Expectations' filmed, but it was far from exciting, and the film of 'The Lyons Mail' was simple trash. I don't think that people care much to see cottage life, and dingy rooms, and low life. Most of them see that in reality; and they prefer to wander mentally in a different sphere, and see scenes novel to them. It is here that American films excel. The *tout ensemble* is far more novel and attractive than in our English films. Besides, they don't stick so much to one locality, but transport one to various parts of the world, and that diverts the mind, and gives a change from one's ordinary surroundings.

Costume plays also are not attractive, especially those of the 18th century, and most historical plays are unattractive; the acting in them is too stiff and conventional.

I can't help thinking it is a mistake to have celebrated actors for the films. Their style seems so conventional and theatrical. Now the American film actors are often, I should think, unknown men, trained for the screen, whose acting is lifelike and natural, and that is what appeals far more to the public, especially if the actors or actresses are young and good-looking. Then they attract far more than those who are not, however great their stage fame may be, and there the Americans beat us hollow. But whatever we do in the way of imitating the American stunt, we shan't imitate their silly and vulgar comic Keystone and other films, nor the Charlie Chaplin sort.

Yours faithfully,

THEODORE B. BLATHWAYT.

P.S.—We want more Violet Hopsons on the screen. 54, Hope Street, Cape Town.

ARMY FOOD.

To the Editor of THE SATURDAY REVIEW.

SIR,—The remarkable effort of Mr. Clift in your issue of 3rd inst. invites comment. Opinion is unanimous that in the late war our army was better fed than any army has ever been. Personally, I found the fare excellent, if necessarily monotonous, but then I am a mere Colonel. Did Mr. C. expect truffles and champagne? When I go to the backwoods of Canada I live on tinned pork and beans, biscuits, and dried prunes, and very good "eats" too, when you are living a rough outdoor life. As for that contemptible creature, the staff officer, surely Mr. C. forgets that but for the efforts of that worm, he would not have received any food at all.

Mr. Clift's fine taste in victual does not find a parallel in his poetry, else he would keep the Queen's name out of his doggerel.

Yours, etc.,

POLKOVNIK.

Junior United Service Club, London, S.W.1.
January 4th, 1920.

To the Editor of THE SATURDAY REVIEW.

SIR,—As it is notorious that never before was an army in the field so generally well-fed as was our own during the late war, it is quite possible that your correspondent (Ex-Common or Garden Soldier, Clift) should feel disgruntled. He expected a Spartan fare, no doubt; and behold, "pigwash, bully, and dog biscuit," as he gracefully describes the Queen's gift! Never mind, next time he shall be treated to, say the *Nile Ration* of a former day, and he will feel less at home, and more like a real soldier than ever. True, "an army marches on its stomach," but its God is not its belly, like Mr. Clift's.

Yours faithfully,

ET MILITAVI.

REVIEWS

A BANKER PRINCE.

The Life of Thomas Coutts. By Ernest Hartley Coleridge. John Lane. Two vols. 42s. net.

THE interest of a biography is supplied in varying proportions by its subject and its author. Boswell, though a shrewd and talkative man of the world, is fairly played off the stage by Johnson. Scott, the greatest writer of his day, is merely edited by his son-in-law Lockhart, a distinguished man of letters. Though Francis North was Lord Keeper and Dudley North was a Lord of the Treasury, much of the charm of their Lives is derived from the quaintness and simple affection with which they are written by brother Roger. In the recent Memoirs of Gladstone and Disraeli almost the entire interest centres on the great men whose careers they chronicle. The biography before us is indebted for its attraction more to the author than the subject. The personality of Tom Coutts does not strike us as original or impressive: his letters are pompous, prosy, and frequently ungrammatical. Of course, he was common-sensible, or he would not have been where he was. But he was rather a centre round which revolved all the interesting persons of a fascinating period than himself a subject of interest. On the other hand, the prefatory chapters of Mr. Hartley Coleridge, the *callidæ juncturæ* with which he stitches together his bundles of letters, are quite delightful; and his historical vignettes, as of the Cardinal of York, the third Earl of Guilford, the Duke of Kent, Lord Melville, are perfect in their lightness of touch and fairness of judgment. In these two bulky volumes Mr. Coleridge has made only one mistake, and that a curious one. On an early page of the first volume he confounds Charles Townshend, the witty Chancellor of the Exchequer, the maker of the champagne speech, who married the Countess of Dalkeith, with his brother George, the General, the duellist, and the first Marquess. This is the more inexplicable because towards the end of the second volume he records a reminiscence of "Gentleman Smith" who boasted of his intimacy with George, the Marquess. Besides, in his famous speech on American Taxation, Burke mentions Charles Townshend by name. One error, however, only throws into stronger relief the accuracy and industry of the editor in more important matters. We have no hesitation in saying this is one of the best biographies we have ever read, and in placing it in a small and very select class. But it is Mr. Coleridge, not Tom Coutts, who has won its distinction.

The life of Thomas Coutts, as head of the great banking house in the Strand, which, after amalgamating with Robarts Lubbock and Co. has at last been absorbed by the National Provincial Combine, is coincident with the reign of George III, running, that is, from 1760 to 1822. It was a fateful period, witnessing the rebellion and victory of the American Colonies, the first lunacy of the King, the triumph of the second Pitt over the Whig families, the wars with the French Republic and afterwards with Bonaparte, Waterloo, and the trial of Queen Caroline. Those were the days when joint-stock banks were not, and except for Government dealings with the Bank of England, and for the competition of seven private banks (Hoares, Glyns, Robarts, Drummonds, Barclays, Lubbocks, Mastermans), Messrs. Coutts and Co. enjoyed an unapproachable position. They were the fashionable bankers; the bankers of the Royal Family, the aristocracy, the Government (to some extent), and, it is needless to say, of most Scotsmen in England, from Lord Bute downwards. It is an illustration of Tom Coutts's method of banking that he lent his own money to his customers, and states explicitly that he doesn't, like other banks, lend the deposits of "the Shop," because, if anything went wrong, the firm would lose. The modern bank, of course, lends the deposits of A, B, C to D, E, F: but now the shareholders are very numerous, and since the smash of the City of Glasgow Bank forty years ago, their liability is limited to the amount of their share. Coutts may have wished to

protect his partners, of whom he had not more than two or three, or he may have wished to secure the profits for himself; anyway, it left him master of the situation, and gave him great power amongst the dissolute and extravagant society, in which he lived carefully and vigilantly. Coutts was certainly not parsimonious: he was generous in his settlements and allowances to his married daughters; he and his sick, half-witted wife travelled about the country in great style. Within reasonable limits he was charitable, as, for instance, in his payment between 1795 and 1802 of a small pension (£262 in all) to the Countess of Albstroff (Clementina Walkinshaw), the forsaken mistress of Prince Charles Edward. But we can't accept his biographer's suggestion that the faintest tinge of sentiment ever coloured his money-lending. When Sir Gilbert Elliot drew in anticipation of his salary, Coutts at once wrote to Pitt that the bill would be protested or dishonoured, unless the Treasury paid in the money at once. It is true that he allowed the Dowager Countess of Chatham to draw what she liked, after the great man was dead. But then she was the mother of William Pitt, the rising genius, whom Coutts tried earnestly, but vainly to get into his power. He also lent large sums to Charles Fox and the Duchess of Devonshire to pay their gambling debts. But they were the leaders of the Whig party and the friends of the Prince of Wales; and no one watched the King's health and the tides of party politics more closely than Tom Coutts from his shop in the Strand. He was quite determined that "come whatever King there might" he still would be the Vicar of Bray. Coutts was a great admirer of Lord Chatham and a warm supporter of the Seven Years War. But he detested the war with the American Colonists, and as a man of business, he could not help being disgusted with the corruption, and laziness and incompetence of North, Sackville, Holderness, Sandwich and Co. Glad as he was at Lord North's fall, he never liked Chatham's son. Pitt offended the banker mortally by not answering his letters, and, when he met him, by forgetting to ask after Mrs. Coutts and the young ladies. So that when George III had his first attack of lunacy in 1788, Coutts thought that his hour had come, and redoubled his attention to Fox and the Devonshire House set. The King recovered, and Mr. Pitt went to war with France for an idea, a principle, and began to borrow money, not from Messrs. Coutts. This was terrible. The floating of the loans, hitherto arranged between the Government, the Parliamentary Whips, and a favourite banker or two, were now thrown open to public tender, and fell in the City into the hands of queer, new bankers! Despite of his obvious particular reason for disliking Pitt, there is much shrewd sagacity in Coutts's objections to the first war with the French Republic. It is arguable—and it is an interesting argument—whether, if we had left Jacobinical France to stew in her own juice, Bonaparte would ever have emerged: and if he had, whether England would not have been better able to tackle him in 1802, if unweakened by the ten preceding years of unsuccessful war.

We must temper our praise of Mr. Coleridge's vignettes by observing that he takes the conventional view of Georgiana, Duchess of Devonshire, namely, that she was as good as she was beautiful and clever. Mr. Sichel has every excuse for falling a victim to the great lady's seduction, because when he wrote his 'Sheridan, Castalia, Lady Granville had not published Lady Bessborough's letters. But Mr. Coleridge ought to have read this book, which just lifts a corner of the veil which for over a century has hidden from vulgar eyes the depravity of the Whig *Oeil de Bœuf*.

Tom Coutts lived fifteen years too long. He ought to have died at the Psalmist's age in 1805, before he began the odious and absurd affair with Harriot Mellon. We unhesitatingly accept Mr. Coleridge's evidence that it was free from sexuality—men of seventy are usually masters of that passion. But a widower with three married daughters, and seven grandchildren, and a banking business, has no excuse for slobbering over secret love-letters, still less for leaving all his money to the actress whom he married in his seventy-ninth year. That Harriot Mellon behaved very well,

halved the income with the daughters, and willed back the whole to the Burdetts, is no excuse for the old rascal, none. For the trouble which the respectable banker had in 1805 with his son-in-law, Sir Francis Burdett, whose house (now occupied by the Thames Yacht Club) was besieged by the troops and the mob for two days, and many other interesting details of Royalties, and life in Piccadilly and at Holly Lodge, Highgate, we refer our readers to these volumes, which we close with mingled feelings of amusement, admiration, and contempt.

A MEDICAL MAJOR GENERAL.

A Physician in France. By Major General Sir Wilmot Herringham, K.C.M.G., C.B. Arnold. 15s. net.

ANOTHER war book! This time by a medical man, the physician of "Bart's." But, as the quotation from Montaigne on the title page says: "Que peult on espérer d'un médecin traictant la guerre?" Well, for one thing, Montaigne confesses to prejudice against physicians, and, though he does elsewhere compare war to a disease, he could not realise how large a part the treatment of actual disease was to play in the greatest of future wars. The medical service of to-day is equal in its purely military aspect to any other branch of the army. The physician sees and shares the dangers and horrors of modern warfare, and does more than any man to alleviate them. Besides, he is by training an accurate observer, and when he adds to his professional knowledge the broad culture of a Winchester and Oxford scholar, his book will prove both entertaining and instructive.

The Great War differed from all previous wars in many features, but in nothing more than its medical aspect. Always more men have succumbed to sickness than to the enemy: in South Africa there were 58,000 cases of enteric, and had this proportion still prevailed --the thought is appalling. It was the Japanese in their war with Russia who began to reverse the position, but since then the discoveries of the bacteriologists, the entomologists, and the other zoologists, as well as the extension of prophylaxis by inoculation, have placed additional knowledge and methods at the disposal of Army Medical Corps. Enteric or typhoid forms, with the allied paratyphoids A and B, the subject of one of Sir Wilmot Herringham's chapters, and he explains how the bacilli are detected, how the human carriers of them are hunted down, and how it was at last found possible to inoculate against all three germs at once. Other diseases to be fought were dysentery, neuritis, the terrible cerebro-spinal fever, and the new trench fever. The physicians had also to deal with a number of new sicknesses due to gas-poisoning, shock, and the conditions of aviation. Even the commoner diseases were altered by the circumstances of war, so that, says Sir Wilmot, "I soon found myself face to face with things that were entirely new to me, and I can honestly say that I have learnt more medicine in these five years than in any previous five years of my life." The great advance in preventive and curative medicine was, however, due less to individual experience than to co-operation and the organisation of research. This latter work was conducted by the Medical Research Committee, to which Sir Wilmot pays a well-deserved tribute. If it was not actually "the first official recognition that research and discovery were of national interest and importance," its establishment was none the less "a momentous event," and has been followed by the formation of similar governmental bodies for other departments of science, pure and applied. The practical realisation of the national value of research and education is perhaps the greatest gain of the war, and may fairly be set against that apparent loss of the will to work and of the pride in working well which is for the moment its greatest legacy of evil.

The purely medical chapters of the book have their value as a lucid exposition calculated to enlighten the layman and to enlist his sympathy. There will probably be more enduring interest in the equally clear account which Major General Herringham gives of the Army Medical Service in France. Coming to it as a civilian, he was able to appreciate its merits and its de-

fects, and as he speedily rose to the general supervision of the whole front, he did much to remedy the latter. Combining thus detachment and inside knowledge, he can deal effectively with various criticisms and suggestions. "The chief complaint of the critics at home was that more officers were employed than were needed." The facts prove the contrary; the deficiency at the front continued to increase, and the base seldom had enough officers. We are particularly glad to see that Sir Wilmot is severe on the lack of dentists. Our army was said to have only 96, or one to every 20,000 men. The dentists had no mechanics, and had so many patients that all they could do was to pull their teeth out. It might have been noted that the same defect vitiates the Medical Insurance Act. Physicians are appointed to cure ills which might have been prevented by slight attention to the teeth. But for this no provision is made. And yet "the English have worse teeth than most nations, for the simple reason that they are so disgustingly dirty. We do not appear to realize that the alimentary canal is necessarily filthy, and that the one end of it is just as bad as the other."

The strictly professional chapters are less than half the book. The rest give the comments of an acute observer who had more opportunities than most men of seeing various aspects of life during the war. It would be hard to say what subject does not receive some illuminating flash, from the campaigns of Cæsar down (or up) to the modern short skirt. The enormous dugouts of the war find a parallel in the *souterrains* of the Pas de Calais, regular underground villages made as refuges from former invasions, completely forgotten since the seventeenth century, and lately rediscovered. Sir Wilmot thinks that our hospitals were bombed by the Germans unintentionally, because they were near railways and reinforcement camps. The attack on No. 3 Canadian Stationary, in the old citadel of Doullens, was, however, deliberate "and an inexcusable piece of brutality."

The chapter on Red Tape explains the necessity for reports, forms, and records in a business which not merely is the largest and most multifarious in the world, but of which the most minute detail may be criticised by a question in the House of Commons, or a letter to the Press. The system leads inevitably to exasperating delay, and is contrasted with the prompt action of such an independent body as the Red Cross. Government management is necessary for works that do not furnish enough profit to attract private capital, but its methods are unsuitable to ordinary business. "Seven hundred masters will ruin any property, and public control inevitably causes parsimony where an intelligent owner would spend freely on experiment, and delay where quick decision is vitally needed." Promotion by merit in a Government department is "almost impossible." The routine and subordination of the life deprive a civil servant of energy and enterprise. "An atmosphere of obedience suffocates science." Personal experience teaches one how true these comments are; but there are loopholes of escape, and one is not so certain as one used to be that the best motto for the young civil servant is *Surtout point de zèle*. Democracy has the defects of its qualities, but there may lie in them an unsuspected virtue. The weakness of democracy is distrust, and one consequence of this is that "a democratic government can command neither the efficiency nor the secrecy deliberately to prepare for war." For this reason among others, in the universality of democracy lies the best hope of future peace: a conclusion which will at any rate bear thinking over.

THE ROOSEVELT FAMILY.

Theodore Roosevelt's Letters to His Children. Edited by Joseph Bucklin Bishop. Murray. 10s. 6d. net.

SINCE we are threatened with an invasion of Little Visitors, it is just as well that juvenile precocity should not be allowed to triumph all along the line. Parents have the right to be heard, and among fathers none has stronger claims to a public audience than President Roosevelt. He may have lacked suavity as a politician, but never was paternal authority more

judiciously exercised than at the White House and Sagamore Hill. Entering into his boys' feelings, he could playfully convey to Kermit that life has objects more important than football, and tell Ted in a more serious spirit, that while the American Army is an honourable career, West Point seldom leads the way to influence or affluence. "When I was down at Santiago it was melancholy for me to see how fossilized and lacking in ambition, and generally useless were most men of my age and over, who had served their lives in the Army." With the younger children, he was a chosen companion in races, hide-and-seek, and pillow fights. "It seems rather odd," he writes, "for a stout, elderly President to be bouncing over hayricks to get to goal before an active midget of a competitor aged nine years. But it was great fun." But, alas! the time came when he was no longer needed in the play of Quentin and his friends, and he recognised the fact with a twinge of regret in a letter to his daughter Ethel.

It is difficult to say much about this admirable book, beyond that it reveals with striking propriety what Wordsworth calls the natural heart of man. President Roosevelt's "picture letters," illustrated by crude drawings, may be a long way, a very long way, behind Lear, but they were tenderly cherished by their recipients. His criticism of Dickens and Thackeray for Kermit's benefit may be dismissed as commonplace, but a boy is much helped if a father will enter into his reading on equal terms with him even if the commentary does not go deep. There is nothing "preachy," nothing in the nature of a "pi-jaw," in President Roosevelt's letters to his children from first to last. We get, on the other hand, some capital descriptions of hunting trips, and of the trapper Abernethy, who caught wolves alive by thrusting his gloved hand down their jaws so that they could not bite. During a visit to the Panama Canal, then in the making, President Roosevelt wrote home in exulting terms about American achievement, but he avoids the Yankee style, except perhaps in a tendency to depreciate Drake and Morgan, who, after all, had no money-votes and steam-shovels to help them. He carefully keeps politics out of his letters, telling his children merely that he was hard at work, or that the results of a Session had been satisfactory. A colleague is occasionally introduced; Secretary Root as "the ablest, most generous and most disinterested adviser that any President could hope to have," and Mr. Taft as "a splendid fellow"—an opinion that later years must have modified not a little. But the advent of F. C. Selous at the White House was evidently a more important affair than Cabinet discussions, since his lion and hyena stories proved so popular, that the President had to improvise a second edition for Ethel, Archie and Quentin.

Quentin was evidently the humorist of the circle. We like his answer to the reporter who tried to find out things: "Yes, I see him sometimes, but I know nothing of his family life." Reporters and camera men also harried Ted at Harvard, and his father gave him some wise advice on the attitude to be adopted towards such pests. On that point at least we have the advantage over the Americans, since our Princes can go up to Oxford and Cambridge without any fear of "newspaper men." But generally speaking, the American home, as described in these pages, is very like the English home that many of us have known, whatever may be the practices of the get-rich-quick in New York, or for that matter of the war profiteers in our own Midlands. It has its nicknames, its Mademoiselle, and its pets, and some of these pets, as is their way, come to unfortunate ends. The boys are taught to ride and shoot, and the girl to ride. The mother and children read together 'The Lances of Lynwood'—yes, actually 'The Lances of Lynwood'—and for all we know to the contrary 'The Daisy Chain.' It is all wholesome, vigorous and calculated to produce good women and brave men. Would to God that that true American gentleman, President Roosevelt, had represented his country in Paris, not the arid schoolmaster, who treated the universe as his class-room and then failed to keep it in order!

"ATTACHED TO THE CLOUDS."

An Invisible Kingdom. By William Samuel Lilly. Chapman & Hall. 15s.

MORALITY, says Goethe, is an endless search for a reconciliation between the claim of self and the laws of an Unseen Kingdom into which we are born. Those laws are interpreted and conveyed to us by visible powers that be—kings, priests, parents, teachers, masters. Nevertheless, a human law, the Angelic Doctor lays down, bears the character of law only so far as it conforms to right reason; if it is unreasonable, it is unjust, and unjust laws are not binding on the conscience. But who is to decide whether a law is just, i.e., is a copy of a pattern eternal in the heavens? The late Dr. Lilly eagerly follows St. Thomas Aquinas in the above definition, which practically makes each individual the judge what laws he is to obey. This is Whiggism, and St. Thomas has been called the first Whig—though Johnson found the origin of Whiggery in Eden. Dr. Lilly speaks of civil authority as having been clothed by Christianity with the compelling majesty of religion, and as proceeding from the Divine Mind. But he hastily adds: "Not, of course, that civil rulers possess an immediate divine right; their power comes to them from its Divine source *mediante populo*." Lilly was a widely-read man, but had he ever studied the vast mediæval and sub-mediæval controversy about the divine right of kings? The Ghibellines, of whom Dante was the most illustrious, held that the Emperor possessed a sacred authority direct from heaven; the Guelfs or Papalists maintained that it was a light reflected from a greater orb, the throne of Peter. But as kings were not actually appointed by the Pope, it came to be held, especially by the Jesuits, that regal authority was derived by a social compact from the people, who dutifully followed the directions of the Supreme Pontiff. Calvin and Knox transferred the same idea to the true Kirk, which had power from God to raise up and cast down princes, and even to direct their subjects to kill them. So a good deal of controversy and divinity lies behind Dr. Lilly's "of course."

He ranked with Liberal Roman Catholics, but was always on the side of the angels. He was a warm admirer of "that beautiful and venerable document," the Church Catechism, of which, he says, the words "bound to believe and to do" are the keynote. He quotes Carlyle's words:—"Action in those days was easy, for the divine worth of things was acknowledged; loyalty still hallowed obedience and made rule noble; there was still something to be loyal to." Rights of man have changed all that, and brought in the sufficiency of the industrial. "Parental authority can hardly be said to exist"—but do parents derive their power "from a Divine source *mediantibus liberis*?" "The authority of the husband as the king and governor of the family is derided and denied." But we think Dr. Lilly was mistakenly informed that the bride's promise to obey is "not seldom omitted" in Anglican (American?) Churches. And, even if she were allowed to omit the undemocratic word "obey" when she has to say it, she must answer, "I will" to the question immediately preceding.

Lord Morley praises Chaumette as exhibiting "the natural effect of abandoning belief in another life by his energetic interest in arrangements for improving the lot of man in this life." Lilly vigorously protested in this, which was practically his last testament, that the social and economic miseries of the nineteenth century proceeded from abandonment of the laws of the Invisible Kingdom. He passionately denounced exploitation of the poor man's need, but a good deal of this book is a trenchant showing-up of the seamy side of the Labour movement and of mob-rule. Lilly believed in co-partnership and profit-sharing. The difficulty arises when loss-sharing begins. Again, we all want the toiler to have a living wage, and that this shall be the first charge on industry. But, without bringing the Ricardian "margin of cultivation" back from Saturn, the question must be asked, What is going to happen to the unemployed when industries which no longer

yield a profit close down? The patriarchal relation between master and man, which carried many a business through hard times, was killed by Industrialism and Commercialism, and these were considered a hundred years ago to be the last word of enlightened Liberalism. It is too late for the new Liberalism to talk about the ethical basis of society, or to deify the hopelessly secularized State. Having resolved the social order into individualistic atoms, it should remember that these cannot be stuck together afterwards to make a mighty building. May we suggest to Dr. Barry, who edits his friend's 'Remains,' that we can speak of employés or of employees, but not (flappers apart) of employées. This is a handsomely printed volume, but our copy is very badly bound.

A NEW GOLDEN TREASURY.

Seventeenth Century English Verse. (From the death of Shakespeare to the Restoration.) Chosen and edited by H. J. Massingham. Macmillan. 3s. 6d.

A GREAT age opens from darkness, but perishes gradually in what Middleton would call "twitter-light." Perhaps the initial struggle to break any period into expression makes for vitality; certainly the worst of the early Elizabethans boasts a strength vanished from literature by 1630. The space between one clump of poets and another clump is always arid and discouraging, but to turn the pages of this 'Seventeenth Century English Verse' is to pray for Wycherley to be born.

Life in the sixteenth century was anything but happiness, but at least it was life. Unlike the Greeks, few of its writers believed in immortality; death was always present, always ominous, but never feared. Dekker died in prison, Greene of the plague, Marlowe was stabbed. It is not known how Webster lived and the great strength of Jonson merely protracted the years until he starved in oblivion. But they fought and they expressed their fight, the joy of it and its terror. To be able to love dawn when despair has clutched the throat is the test of the artist, and one by one, from prison, from poverty and from corruption they come through the test. But England, having broken through a sleep of centuries into one great effort of expression, sank back into an arid slumber, unquiet with memory of dreams that would never come to her more.

It is partly the period that drains these later writers of vitality. Elizabethan freedom had perished, to be replaced by two score years of repression. It is not in the power of the human horde to vary to any considerable extent, and sixteenth century brutality was rather more than less evil folded in a cloak of Puritanical hypocrisy. The worst of a hypocritical age is that the ignorant suffer so from their lack of experience in lying. It is hard to cast to the vultures the fallacy of childhood that beauty, truth, and justice are tangled one with the other, and that to lose one is to lose the whole. So as the liberty of truth was lost vividness was spilled from poetry not to be regained until the bitter prose of Wycherley stript the falseness from a later age in the 'Plain Dealer.'

Metrically so many of the poems chosen disquiet an Elizabethan ear. The choice of words rings false. They are wrought in the study; not beaten forth on a hard road or scrawled—because they must out of the head—on a tavern table, or the borrowed tablets of a gallant. Colour has deadened into greyness, and there is ever a sense of strain in the emotion of these bards. For the most part they write what they think they should express rather than what they feel. And into this waste the score or so of late Elizabethan songs which are included cut like the far ridges of a hill seen from a stretch of parched field.

But there are many that prefer the quietness, even the limitations of this century. For them and for the student of literature there is much of interest in the volume. The poems, as a whole, are excellently chosen, and the enthusiasm of the introduction makes pleasant reading. The notes, with their short biographical summaries, are especially valuable. But it needs

a certain type of mind to appreciate seventeenth century literature, and if all readers are not stirred to the same joy in it as Mr. Massingham, it is not his fault, but that of the period.

TRANSFORMING JOHN CHINAMAN.

With the Chinks. By Daryl Klein, 2nd Lieutenant in the Chinese Labour Corps. John Lane. 6s. 6d. net.

THE Americans have christened the Chinese by a new name, "Chinks." This little book is a record by Lieutenant Klein of the training of a battalion of the Chinese Labour Corps in Northern China, at Tsingtau, for two months; of the taking the coolies across the Pacific to Vancouver and a ten-weeks sojourn in Canada; and finally of the passage through the Panama Canal on the way to France. It is really a story of the transformation of a barbarian into a civilised or semi-civilised and most efficient Western workman. On his arrival at the camp in Tsingtau the first thing done to the Chinese coolie is to cut off his pig-tail and shave his head; the next thing is to give him a good washing in a hot vat; the third is to dress him in uniform. It is wonderful how a change of dress and hair will change human nature. What we like about this little book is its genuine and genial humanity. We have noticed in our rambles round the world that the same kind of people get on with "natives," i.e., with black, brown, and yellow men, as get on with children and animals. All coloured men are very like nice children or intelligent dogs, i.e., simple, trustful, and full of fun. Lieutenant Klein likes and thoroughly understands the Chinese coolie, on whose extraordinary versatility as craftsman and servant he rightly dwells. Make a Chink laugh and you can do anything with him, and he is very fond of laughing. He is trustful, and, on the whole, to be trusted. As the Chinese will one day conquer and possess the world, we recommend everybody to read this charming little primer on the Chinese character written by a clever and close observer, who appreciates their good points.

THE SECRET OF HEALTH.

Human Life and how it may be prolonged. By Brevet Lt.-Colonel F. F. MacCabe, M.D. Grant Richards. 6s.

THIS book ought to win a wide circulation, and will, it is hoped, one day be published in a cheap edition. The author's advice in regard to drinking and smoking is excellent, though one or two sentences require qualification, for example, "So-called mineral waters are all harmless and often palatable drinks," and "None of us can say that alcohol is a necessary or even useful article of diet in health." Many mineral waters are far from harmless, and it is the healthy person who finds beer or light wines important to health, as the author subsequently admits.

In a small Devonshire hamlet live two old men well over ninety years of age. One of them has been a teetotaler all his life; but is always ailing. The other spends all his available pence in a formidable mixture of stout and gin, and enjoys perfect health, except for chronic rheumatism, which also afflicts the teetotaler. This example shows the inaccuracy of most generalisations about fermented liquors.

The author's main thesis is the prolongation of human life. He remarks that "man is the only animal which makes a cesspool of his large intestine by retaining the contents of it till they ferment," and gives hints as to lessening that danger. He advises us to eat plenty of raw vegetables, or in winter their equivalent in tablet form. This advice is, no doubt, excellent; but it will not eliminate the risk of cancer, which generally shortens the life of the old.

The lay reader needs, perhaps, a little more instruction in regard to the process by which digested food reaches the blood, and in regard to the poisoning of

the abdominal cavity, when the intestine gives way. He will agree readily enough with the suggestion that influenza epidemics are often promoted in laundries. The washed clothes are (it seems) put back into the receiver in which the dirty clothes are sent. Laundries are given a free hand to tear clothes and rob the public generally; but surely something can be done to protect public health.

The military part of the book is depressing. It seems incredible that exactly the same mistakes should have been made about enteric in the Boer War and trench fever in the recent war as were made in the Crimean War. Why the War Office should learn nothing and remember nothing in these matters is a ghastly mystery. On the other hand, the chapters about venereal disease are encouraging. Ten years ago the Secretary of the Lock Hospital had to apologize for bringing the topic to the attention of the public. To-day facilities exist for treatment. Dr. MacCabe's lecture on this subject should be as useful in peace as in war. Stupidity, dirt, and ignorance are the worst enemies of hygiene, and it is not enough to invoke State aid, though State propaganda is invaluable when it really reaches the individual.

THE PROSELYTE.

Evander. By Eden Phillpotts. Grant Richards. 6s. net.

WE should like to congratulate the author on his success in a rather limited style of fiction. We can remember nothing in English at all equal to it since Dr. Garnett's 'Twilight of the Gods,' while it has much in common with Anatole France in the satire of the foibles of the philosopher which lies at its root. It may be perceived we are giving Mr. Phillpotts high praise.

Evander is an apostle of plain living and high thinking in the early days when the gods of Olympus had not settled their respective rights in the hierarchy of worship and when marriage was still a rare thing among humble folk. Festus and Livia were perhaps the first among their neighbours to wed, under the auspices of Bacchus, while Evander as the votary of Apollo, endeavours to convert her to the higher worship of his god. He succeeds for a time in gaining her allegiance, and she leaves her husband to follow him, but finds the mental atmosphere too rarefied for her, and finally returns to her home and husband, Bacchus being able to show his half-brother the un wisdom of vengeance on Festus. It is an excellent fantasy, full of wisdom and wit.

AN EXCEPTIONAL NOVEL.

Legend. By Clemence Dane. Heinemann. 6s. net.

MISS DANE has already won for herself, by two able stories, a place among the serious writers of the day; in 'Legend,' she has written one of the most remarkable novels we have seen for a long time. She is an admirable artist, alike in style and management, and her rank in English fiction is henceforth secure. 'Legend' is less than 200 pages long, without a word to spare in it, and, after a brief introduction, simply recounts one long evening's conversation in a fog-bound atmosphere of a set of literary aspirants. These ghouls are making a fine feast out of the life and manners of a woman-writer who is just dead. Nothing stops their eager dissection of their friend: their malevolence plays round the still-warm corpse. Their leader is a woman-critic who cannot do original work, but has all along welcomed the chance of Boswellizing her dead friend, and peering into the less reputable recesses of her life if any can be found or deduced. A horrid male critic and his woman, powdered and red-lipped like a clown, figure in this unsavoury circle, as well as a girlish hanger-on, who feels it a great privilege to be there. Never was a more trenchant picture of a little coterie of disgusting souls. They cannot understand why the poor dead lady chose love and marriage instead of pushing the literary success she had reached. Compared with them, honest dirt is clean.

As a relief to the ghoulish circle we have a young girl, the narrator of the story, and a painter, whose joint futures are indicated with artistic reserve at the end. Each sees a phantasm at the door when they are moving for relief outside the circle of talkers, the unreality of which is subtly indicated. A strain of morbid excitement runs through the narrative, emphasized, perhaps by the endless pursuit of the conversation without a break of any kind. This trick seems hardly necessary, and Miss Dane would have made her book easier to read, and equally effective, if she had broken it up into chapters at the clear pauses or breaks in the emotional current. The rather faded cleverness of literary folk who must be brilliant is neatly indicated throughout. The chief speaker wears a train to her dress, and sweeps off magnificently before you can reply to her snubs. The whole scene reminds one of Ibsen in the drama implicit under the talk, which moves through insincerity to little outbursts of real hopes and wishes. The book, too, is satisfying in its level tone of accomplishment; it does not, like the work of many a clever woman, strike us as diamondiferous rubbish.

OVERSTRAINED.

Old Wine in New Bottles. By Elinor Mordaunt. Hutchinson. 6s. 9d. net.

MRS. MORDAUNT here woos the public by violence. Her fourteen stories, for the most part, are unpleasant, strained and unreal, and though she would have us believe that she has studied life from many different angles, one feels that, as yet, she has not even begun to penetrate beneath the mere surface of life. All her themes are beyond her powers, and the reader not infrequently smiles with compassion at her fumbling attempts at tragedy. "Trelawny's muscles swelled to bursting point. There was blood spurting from his blind eyes, blood pouring from his mouth." This kind of thing is not very impressive: one is not even shocked by it. Most of the tales are prefaced by a text from either the Old Testament or the Apocrypha, but Mrs. Mordaunt's methods are not of the kind likely to improve on the quick, stark stories of canonical and uncanonical writings.

PERSONAL RECORDS.

Little Hours in Great Days. By Agnes and Egerton Castle. Constable. 6s. net.

THAT attitude of mind which instinctively sees as much good, and as little evil, as possible in human nature, is apt to degenerate into sheer sentimentalism, and Mr. and Mrs. Castle will find it difficult entirely to acquit themselves of the charge of having written a "pretty-pretty" book. One shrinks from the lack of reticence that will allow writers to call a dog a "fur child," to apostrophise another as "little darling!" and to declare, concerning a rare kind of sweet pea, "I could cry when I recall the beauty of it." Though these and similar lapses are not very frequent, they appear in sufficient numbers to detract appreciably from one's pleasure in what should have been a very charming book.

The authors tell us that they "live in a funny small house, very high up on the Surrey hills"; though the reader is allowed only an occasional glimpse of the inside of the house, he is made free of the garden, and can stroll at will among the flowers about which both writers, but particularly "the Signora," are so enthusiastic. He is introduced to the household—to the motherly cook, the two Irish maids, and (best of all) to The Imp, a flibbertigibbety general utility urchin of seventeen, "as impervious to rebuke as a puppy." Outside the garden are the military hospitals full of maimed soldiers, and in writing about these men Mr. and Mrs. Castle show a fine quality of mind and a sympathy that increases with spending. To one who has himself been a soldier, their almost wilful blindness to the fighter's human failings, large and small, is both touching and amusing; they seem to regard him not so much as a man as a being half-angel, half-human.

FICTION ABOUT A "BEST-SELLER."

Happy House. By the Baroness von Hutten. Hutchinson. 6s. 9d. net.

THOSE almost numberless people who absorb novels almost as mechanically and as unconsciously as they breathe, are prone to envelop their favourite authors in an atmosphere of vague romance, not realizing that even writers of "best sellers" have to pay both rent and income-tax. Mrs. Walbridge had, in her time, been a very popular novelist, but her simple heart had kept her anchored to the sentimentalities and happy endings of pre-Georgian days. To-day, it appears, happy endings are distressing to "intellectuals," and when Mrs. Walbridge is presented to the reader, she is, if not at the end of her inspiration, at least at the end of her tether: her public has dwindled to an inconspicuous size. Her idle husband and not too amiable children despise her books, but spend her money; everybody has a splendid time except patient Mrs. Walbridge herself who, even when she is provided with all the evidence necessary for a divorce, refuses to take action against her spouse, because she is sorry to see him "making such a ridiculous fool of himself." Towards the end of the book a few incredible things happen, but one forgives these in gratitude for the careful and convincing character drawing. Indeed, almost everything is well observed, and, if it were not for the rather faulty construction and a few minor inconsistencies, the story might be recommended even to fastidious readers.

OLLA PODRIDA.

My Commonplace Book. By J. T. Hackett. Fisher Unwin. 12s. 6d. net.

THIS is a book of extracts, both prose and verse, with occasionally a few comments by the collector. The extracts are not classified in any way; neither author, nor subject, nor title affords a clue as to which of the 381 pages contains the lines one may be looking for, though there are two indexes. The author has jotted down, as he came across them, any quotations which took his fancy, and on the whole the collection is a remarkable one, containing many fine stanzas and extracts which are little known. The want of system, however, is to our mind a serious fault, rendering the book practically useless as a work of reference, and what is worse, the quotations are frequently inaccurate, the writer having trusted to a memory which played him tricks, or being indifferent to such matters. The first and last verses of Tennyson's 'Death of the Old Year' are placed together without any hint that they are not consecutive in the original; some stanzas are maimed by omissions, as the quotation from 'My Kate' on p. 354; others are cut short, and many slightly misquoted, even such well-known examples as "So close is grandeur (glory) to our dust" and "The dews that waken the sweet birds (buds) every one." Too many extracts consist of the single stanza of a poem, which loses infinitely without its context; or even of two or three lines only—barely enough to whet the appetite.

Still, the book is one to have and to read. To quote Mme. de Sévigné, it is like a basket of cherries; one begins by picking out the reddest and ripest, and ends by eating them all. The very changes of subject are enticing; we know not what the next page will be, whether grave or gay, prose or verse, epigram or epitaph. There is no strain on the attention; the book would be an ideal companion in a hammock or on a punt; equally admirable when warming oneself before tea in the present unspeakable weather.

Too much room is perhaps given to parodies, but this may be a matter of taste; those chosen are clever, and are some of the few poems allowed to appear at full length.

LIBRARY TABLE

'A PILGRIM IN PALESTINE AFTER ITS DELIVERANCE,' by John Finley (Chapman and Hall, 10s. net). The author of this book went out to Palestine in March, 1918, as a colonel in the American Red Cross contingent. He saw General Allenby at G.H.Q. on his arrival in that country, and at once acknowledged him to be an incarnation of the Deity, or so it seems from many references to him, scriptural and otherwise, which might equally apply to the Second Advent of a greater personage. Mr. Finley has a talent for confusion of this kind. Perhaps it is an American failing, for we have noticed the same trait in 'Mrs. Wiggs of the Cabbage Patch' and other characters in Transatlantic fiction. He confuses aeroplanes with angels, and an overpowering weight of guns and ammunition carefully prepared with God's help of the righteous. He confounds the Kaiser vigorously with Beelzebub, and the unfortunate, hardly-treated Turks with hosts of darkness. He is for ever dropping into verses, of which the following are perhaps an unfair specimen. We note that they are written "to the tune of 'Maryland, my Maryland,' in other words the good old German (or Satanic) tune of 'Tannenbaum.'"

"O Knight of all the Earth's acclaim,
Allenby, O Allenby!
A prophet in thy very name,
Allenby, O Allenby!
Upon the 'far-flung battle-line,'
Thy soldiers fight in cause divine,
Deliverer of Palestine,
Allenby, O Allenby!

And God has led thee on, O Knight,
Allenby, O Allenby!
In thy great battle for the Right,
Allenby, O Allenby!
The Earth's free nations now will bring
Their genius to its glorying,
And they who sat in darkness sing
Fore'er of thee, O Allenby!"

Ecstatic and extraordinarily unsophisticated as Mr. Finley shows himself to be, and bad as his work is from the literary and philosophic standpoint, his manifest good faith, his vast enthusiasm and complete unconsciousness of the existence of any other standpoint than his own give to his work a certain freshness for world-weary Englishmen. We are sure that it was in the same exultant state in which this book was written that he walked alone from Beersheba to Dan, and from Jaffa to the Jordan. At any rate, he seems to have enjoyed those pedestrian feats so thoroughly that, when he comes to write of them, he can describe only his own sensations as a pilgrim, not the scenery. The present writer is acquainted with most of the places which he visited, but not a feature of them was recalled to him by Mr. Finley's narrative. His forecast of the future of Palestine may even make its inhabitants sorry that (in Mr. Finley's words) "the twentieth century 'Huns' no longer bar the way to the land of the far sepulchre, which these Huns hoped to hold through their Iscariot treachery in selling their Christ to the Turk," against a horde of scriptural enthusiasts from the United States. The book contains some excellent photographs.

'WITH OTHER EYES,' by Norma Lorimer (Stanley Paul, 7s. net), is the story of two women and of how life taught them to look upon the men who loved them and were loved by them. It is a mixture of somewhat coloured realism and rather mechanical romance, well worked up into a quite interesting tale. The woman who deserts her husband to save her child manages at any rate to save herself—of the child and the eradication of the faults in its character we hear nothing after much preparation. We recommend it as much above the average of the ordinary novel: the one horror in it is gruesome.

'DRUMS AFAR,' by John Murray Gibbon (Lane, 7s. net), is a first rate piece of story-writing by the author of 'Hearts and Faces,' which we had occasion to praise some time ago. It tells of undergraduate life at Christ Church, of Bedford Park, of journalism (as the contributor-owner) and of life in Chicago, where Mr. Mosher the copyright-annexer is praised as an ideal book producer. The contrast between the English and American outlook is the main motive of the book, which is full of diverting episodes skilfully embroidered on its main theme. It is a book to buy and keep.

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THE MONTHLIES

The NINETEENTH has for its principal literary asset a hitherto unpublished appreciation of Christopher North by Carlyle. The number of readers of the 'Notes' must be sadly diminished by now: the whole-hearted appreciation of boyish bacchanalianism hardly exists at present, and the allusions in the wild conversations of Tickler and the Shepherd can be understood by few. Still, Wilson remains a giant figure in Scottish literary history, and we are glad to have a view of him from the angle of Craigenputtock. Maxwell Gray writes interestingly of Hawthorne, one of the few masters of prose of the United States, but he hardly bears comparison with the English writers of his time; his atmosphere, American or Italian, was not strongly critical enough to make him great. Mr. William Archer takes the 'Duchess of Malfi' to pieces and finds it bad from top to bottom, with a few redeeming touches. Mr. Herbert Baker has some interesting reminiscences of Cecil Rhodes as a patron of architecture. Two papers on Russia by Mr. John Pollock and Prof. Simpson are fairly authoritative, and Mr. Dewar writes enforcing the public debt of honour to our disabled officers. The usual economic, religious, and political articles make up the number.

The FORTNIGHTLY gives us as its literary stand-by a review by Mr. Howe of the Autumn fiction of 1919. Mr. Galsworthy—depreciatory, Mr. Morley Roberts—futile, Mr. Cannan—sloppy, Miss Romer Wilson—promising, Mr. Herbert—nearly good; so much for war novels. Mr. Swinnerton—excellent, we heartily agree; Mr. Mackenzie—amusing, yes, but too much drawn out, we laid it down twice in the middle; Mr. Brett Young and Miss Kaye Smith—null; Miss Clemence Dane—not sufficiently praised to our mind; Mrs. Woolf—too long. A very good piece of criticism, on the whole. Mr. Courtney writes with his usual slickness on D'Annunzio as a dramatist, and Miss Whiting tells us agreeably of the love affairs of Angelica Kaufmann. Mr. Frederic Harrison lingers superfluous on the scene with "Novissima Verba, I." There are three good articles on Russia, a character sketch of Lenin, an account of the Björkce treaty between 'Willy' and 'Nicky,' by the late Alexander Isvolsky—much like that published some time ago in the 'Revue des Deux Mondes,' and an article on 'The North Russian Expedition,' which asks the pertinent question, "To whom are we to be loyal?" in a Russia which is a welter of anarchy. Sir Oliver Lodge continues his criticism, not of Relativity, but of some of its more ignorant precepts, more Einstein than Einstein himself. There is a poor exercise in French fantastic-religious imagination labelled the legend of St. Francis, and quite unworthy of publication, together with the political papers which are needed to fill a review.

BLACKWOOD'S is a very good number—better than usual. Mr. Allan Graham's story is a model of a serial, Admiral Somerville tells of holding up enemy commerce, Mr. Walmsley continues his experiences as an airman in East Africa, Mr. Buchan has a pleasantly eerie story, Mr. Strahan writes almost as well as his subject promises, 'The Bench and Bar of Ireland.' Col. Carleton has something weighty to say of the fate of the Turkomans, and Major Watson continues his history of the Tanks. The 'Musings without Method' deal with the scientific experts in crime and criticism.

The NATIONAL still keeps thinking of the Old 'Un—either Lloyd George or the Hun as you will. There is an attractive article on Fielding by Mr. Biron, and an account of the Old English plate of the Duke of Cumberland. Col. Willson and Admiral Kemp have quite good papers on St. George and on Russia.

CORNHILL begins a new theatrical story by Mr. H. A. Vachell, and has a number of entertaining articles. That on the New Poland is quite enlightening, we recommend it to students of the subject. Mr. Hewlett writes an account of Thomas Tusser, and Mr. Bell on Johnson in Scotland, while Major Cooper has an amusing fantasy on a reading of 'The Tempest' to a board of officials headed by Prince Henry of Wales. A good number.

The LONDON MERCURY in its second number continues to develop its scheme. No one is expected to like everything in it; and for our own part we find Mr. Pearsall Smith monotonously dull, and Mr. Aldous Huxley more pretentious than sound. There is some good poetry and an article by Dr. Saintsbury in which he proves the case he set out to maintain, but no more. Mr. Shanks writes on Samuel Butler justly, but we question the necessity of introducing one or two of his remarks on his personal life. Mr. Conrad is good on Stephen Crane, and the articles on the Drama, Arts, and Music are real contributions to the discussion of contemporary work. In spite of its initial success, this journal has yet to justify itself as a permanent force.

The chief article in the current number of the REVUE DES DEUX MONDES is a character sketch of the late Tsar by M. Isvolsky. The current fiction is supplied by M. Lavedan. M. Gillet writes on Rabindranath Tagore and M. Gustave Lanson on French Canada.

The NEW WORLD begins with an article by Mr. Brace on the Nationalisation of Coal Mines, goes on to the "Pleasures of Middle Age," and has a dozen more articles of general interest and cosmopolitan authorship. Mr. Dion Calthrop's play is exceptionally fantastic, but well written.

MUSIC NOTES

A TCHAIKOVSKY CONCERT.—Speaking for ourselves, we should not be sorry to see the "one composer programme" relegated to the list of fashions as out of date as the Dorcas Meeting, or the Penny Reading. To devote the whole of one afternoon or evening to listening to the compositions of a single master, be he Beethoven, Wagner, or Tchaikovsky, is a device to be regarded in the light of a direct bid for monotony, or, worse still, a deliberate overdose of one's favourite narcotic. Yet there are, beyond a doubt, plenty of music-lovers upon whom this innocent kind of debauch would seem to have anything but a soporific effect, as the experience of New Year's Day at Queen's Hall clearly testified. There were seats well filled everywhere to justify Mr. Robert Newman's prescience in trusting once more to the well-worn, single-star bill—Tchaikovsky, including the Pathétique,—while the crowd, we are bound in honesty to admit, was quite the reverse of either a bored or a drowsy one. Evidently the experiment still pays, provided it is not repeated too often; in which case it certainly does no harm beyond what the folks who stay away cannot help regarding as a partial waste of good time and material. It may be presumed that there will always be some people to cry out "Give me all you please of my favourite composer"; whilst others, probably the minority, will point out how much more valuable might have been the educational and artistic influence of a programme made up of classics or novelties or both combined. The only answer to the latter argument is that there is already an abundance of such schemes, and at that we are content to leave it. With Sir Henry Wood's 'Tchaikovsky' selection no fault could be found, save that it was of "heavenly length." It should have omitted the 'Chant sans Paroles' altogether, and have begun with the symphony, which Miss Carrie Tubb's reading of 'Tatiana's Letter' (from Eugénie Oneyin) could then have separated from Mr. Lamond's virile but unromantic performance of the B flat minor concerto. The Theme and Variations which followed would have sufficed to fill up the balance of the concert.

TRAINING FOR OPERA AND THE DRAMA.—A new movement is on foot for establishing the work of stage training on a higher and more practical basis than has yet existed in this country. The movement is important, and we welcome it with satisfaction, because it promises to realise in effect a suggestion which we threw out some two years ago in THE SATURDAY REVIEW. Our idea was that Sir Thomas Beecham should form a school of his own to feed his opera company from rising native talent; and the hint has not been taken. The scheme to which we now refer is even better, however, for the reason that it brings at once into practical working the complete machinery and personnel from a more highly developed art-centre than our own; and that that organisation is to be applied not only to opera, but to every type of stage production associated with what is best in the life of the theatre. Its source is Russian, and almost necessarily so, because the exponents of Russian art are by force of events colonized in London, and may so remain for an indefinite period. But we cannot ask for better than the best, and at the present juncture we cannot desire that our young singers and actors and dancers should have teachers superior to those who have made the Russian School what it is. The new institution is to be temporarily housed at 29, Gordon Square, W.C., and it will open for a preliminary half-term in the middle of February. It is Mr. Vladimir Rosing who announces the modest beginnings of this undertaking, the head and front of which will be Mr. Theodor Comesarjevsky, the well-known director of the Moscow State Stage School and producer for many years of opera, drama, and ballet at the Moscow State Theatres. From this experienced and able teacher, as well as from Mr. Novikoff, the ballet master and dancer, and Mr. Rosing himself, the students are to receive personal tuition, and will be enabled to obtain practical stage training. The main purpose is to apply the Russian technique and art ideals to what may be termed International Art in its highest manifestations; and to achieve this will entail the full development of mind and imagination, of the gift of improvisation which is so much neglected by our teachers, and of those nerve-centres which control the true means for physical and facial expression. A school working upon these lines cannot fail to effect a speedy and beneficial influence on the future of either a National Opera House or a National Theatre.

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THE CITY

The year has opened with a burst of financial activity. The Gold Coast Government loan was promptly subscribed, as was to be expected, and many new capital issues, good, bad and indifferent, are in preparation. The cautious investor will need to exercise discrimination, and particularly to take note that to give the label "preference" to a share does not necessarily exclude it from the highly speculative category. Preferential rights to dividends are valuable only when the money to pay them is legally and actually available for the purpose. When "preference" capital represents two-thirds or three-quarters of the whole capital, as has been the case in some recent issues, the security cannot be very strong.

The rise in Home Rails has been checked by the railwaymen's reception of the new scale of wages. As a matter of fact, the demand for railway stocks has not been very strong; a small inquiry was sufficient to lift a market that had been depressed for so long, and similarly a cessation of the demand left the market unsteady. The bulk of Stock Exchange business comes from the provinces, where Home Rails are out of fashion, textile companies' shares being the favourite medium of speculation at the moment, but faithful holders of Home Rails who are prepared to keep their stocks for a time will reap some reward. The circular recently published by the chairman of the companies contained several pegs on which confidence may be hung.

In regard to the suggestions from the provinces and from many members of the London Stock Exchange that fortnightly settlements should be resumed in place of the present elastic cash basis of dealing, the London Committee has decided in the negative by a small majority. It was not proposed that contangoing should be resumed, but merely that all bargains should be settled on a fixed day once a fortnight, and that the present congestion might be relieved by the revival of the Stock Exchange clearing house. Unfortunately there are very serious delays in delivery of stock under the present system, but it is doubtful whether they would be materially reduced by fortnightly arrangements, and the governing point in the discussion is that speculation would unquestionably be encouraged if payment or delivery could be definitely deferred for a week or a fortnight.

The new Italian loan which is being offered to the British public through Barclay's Bank certainly has speculative attractions at the present exchange value of the lira. It is practically an irredeemable five per cent. loan offered at $87\frac{1}{2}$ per cent. With the lira standing at about 50 to the pound the purchase price works out at about 44 p.c. to the British subscriber, and he would secure the benefit of any improvement in the exchange. It is improbable that there will be any immediate sustained improvement; but ultimately it may be hoped there will be a distinct upward tendency.

No alteration is made in the dividend of 18 p.c. paid by the London Joint City and Midland Bank, but there has been a large increase in profits, the total for 1919 being £3,079,370 as compared with £2,700,330 for the preceding year. A sum of £1,000,000 is being set aside for depreciation and for further contingencies, whereas a year ago £600,000 was allocated to depreciation and £500,000 placed to reserve. The reserve, however, has been increased during 1919 by the issue of new capital at a premium. The dividend absorbs £1,052,503; salaries and bonus to staff with His Majesty's forces and bonus to other members of the staff amount to £475,203, and the special "Peace" bonus makes a further £250,000. Bank premises depreciation fund receives £250,000, and the balance to carry forward is £726,852 as compared with £675,098 brought in.

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An exceptionally interesting issue of new capital is being made by the Commercial Bank of London. This institution has made enormous strides in the last three years, its principal business being that of an "issuing house" and the financing of industrial companies. This has been done with marked success, and the magnitude of the bank's interests has necessitated an increase of capital. The authorised capital is now £5,000,000 and 2,250,000 £1 shares are being issued, of which 1,275,000 are offered to the public. Having regard to the success which has attended the various issues made under the auspices of the bank and to the large connections which it has with the satisfied shareholders in those companies, it may be assumed that the bank's own issue of capital will have a very favourable reception.

The Rubber share market has been temporarily depressed by the news of "trouble" in Mincing Lane. Estimates of the liabilities of the defaulter have gradually risen from £150,000 to £600,000. It is stated that the losses have been largely exaggerated, and in any event they are incurred mainly by substantial firms who have been making big profits and are in a position to meet the situation with equanimity. The losses were made by a speculator who had sold raw rubber for future delivery at about 2s. per lb. What Mincing Lane resents most in this episode is the suggestion that the "Lane" has been indulging in an orgy of speculation, and that the failure now disclosed is a natural sequence. This is a distortion of the facts, and the "Lane" will gain prestige by emerging from this ordeal successfully.

The West African share market has derived strength from news of the formation of a trust company with a capital of £1,000,000 to invest in gold and tin mining shares, while another trust company with a capital of £500,000 will take interest in Nigerian and Cornish tin companies. The outlook for these new companies depends largely upon whether the recent big rise in the price of tin will be maintained. The absorption of shares by these two concerns will reduce the floating supply on the market.



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DELOITTE, PLENDER, GRIFFITHS AND CO., 5, London Wall Buildings, London, E.C.2.

SECRETARY AND REGISTERED OFFICE.

WILLIAM ERNEST TREWEEK, F.C.I.S., 6, Austin Friars, London, E.C.2.

PROSPECTUS.

The Company has been formed for the purpose of acquiring as a going concern the whole of the business and undertaking of the existing Commercial Bank of London, Limited, hereinafter referred to as the Bank. The formation of the new Company is a reorganisation of the Bank, the objects being:—

(a) To provide further capital for the rapidly expanding business of the Bank.

(b) To consolidate the capital of the Bank into one class of share. Notwithstanding the very satisfactory development of the business and increase in profits, the Directors have no hesitation in stating that the results would have been considerably improved had the Bank been equipped with capital more commensurate with the magnitude of the transactions handled. Consequently the Bank has frequently had occasion to borrow large sums on its contracts or to admit participants, thus involving the disbursement of a large part of the profit, which would have been quite unnecessary had it been possessed of larger capital.

Apart from the commercial side of the Bank's operations the purely banking business has grown very rapidly, the growth of deposits and the number of customers being very marked. The Directors are confident that this side of the Bank's business is capable of great and immediate expansion, and to take advantage of the opportunity it is necessary that the resources of the business should be enlarged by the provision of further capital. The Bank now transacts every description of banking business both at home and abroad, having Correspondents in all the leading financial centres in the world.

The Bank has devoted its energies and resources to supporting British trade and industry, and in carrying out its programme it has not entered into speculative commitments, its operations having been confined mainly to dealing with old-fashioned industrial undertakings with steady and consistent dividend-paying records. The Bank re-organises the finances of such undertakings, procuring, where necessary, fresh capital for developments and extensions, and in the majority of cases making its profits in the form of Ordinary or Deferred Shares, many of which are subsequently disposed of.

It has been the practice when the Bank has purchased the whole or a controlling interest in the share capital of companies for the purpose of re-organising the finances of such companies, simultaneously with the purchase to protect itself by entering into contracts with leading brokers and financial houses for the placing of the shares acquired, and, therefore, the business is not only very profitable but sound.

With what discrimination these operations have been conducted and how profitable they are to the Bank and advantageous to the public generally, is illustrated by the fact that the shares of almost all of the Companies re-organised or founded by the Bank since it came under its present Management, now stand at a premium—in many cases a very considerable one—above the price at which they were offered to the public. Among the Companies re-organised or founded by the Bank are:—

Agricultural Industries, Ltd.	British Window Glass, Ltd.	H. and C. Grayson, Ltd.
Amalgamated Industrials, Ltd.	Clarke, Chapman & Co., Ltd.	Geo. H. Hirst & Co., Ltd.
British Glass Industries, Ltd.	Jos. T. Eltringham & Co., Ltd.	Irvine's Shipbuilding and Dry Docks, Co. Ltd.
		Leyland Motors, Ltd.
		Marshall's, Ltd.
	C. A. Vandervell & Co., Ltd.	

The profits of the Bank for the twelve months ended December 31st, 1918 (being the first complete year's working under the present Management), as shown by the audited accounts, amounted to £157,399 15s. 6d. On adding to this amount the sum of £50,000 charged in arriving at the above profits and specifically allocated to the reduction of the book value of the investments, a total is arrived at of **£207,399 15 6**

The profits of the Bank for the nine months ended 30th September, 1919, before providing for excess profits duty (the amount of which is not yet ascertainable) and Income-Tax, but after charging a sum of £20,000 as a further reserve in respect of pre-war foreign debts, as stated in the certificate of Messrs. Deloitte, Plender, Griffiths and Co. (these pre-war foreign debts now being amply provided for) amounted to **£406,683 7 10**

AUDITORS' CERTIFICATE.

To the Chairman and Directors of
The Commercial Bank of London, Ltd.
6 Austin-friars, E.C.2.
5, London-wall-buildings, E.C.2.
8th December, 1919.

Gentlemen.—In accordance with your request, we have examined the books of the Commercial Bank of London, Ltd., for the nine months to 30th September, 1919, and certify that the net profits of such period, as shown thereby, before charging Excess Profits Duty (the amount of which is not yet ascertainable) and Income-Tax, but after charging a sum of £20,000 as a further reserve in respect of pre-war foreign debts, amounted to **£406,683 7s. 10d.**

At 30th September, 1919, the excess of Assets over Liabilities (exclusive of Excess Profits Duty for the nine months to that date) as shown by the books of the Company, amounted to **£256,253 19 2**

As regards the Securities included in the Assets:—

(a) Those having market quotations appear in the books at 30th September, 1919, at cost or market price, whichever was the lower at that date.

(b) Those having no market quotations appear in the books at 30th September, 1919, at cost; substantially, the whole of these Securities were sold subsequently for a sum in excess of cost.

We are, yours faithfully,

DELOITTE, PLENDER, GRIFFITHS & CO.

The item of unquoted Securities referred to in the above Certificate arises through the purchase of shares in private Limited Companies, the capital of which the Bank has since re-organised. Since September 30th, 1919, these unquoted shares have been converted into marketable securities and substantially the whole have been disposed of at a price considerably in excess of the book value.

The Securities quoted are taken at cost or market value, whichever was the lower at that date, and the price at which these shares were taken is substantially under the present market value.

The Profits made in the realisation of Securities (both quoted and unquoted) subsequent to September, 30th, 1919, referred to above, together with the Profits earned during the three months ended December 31st, 1919, will very considerably increase the surplus of Assets over Liabilities shown in the Auditors' Certificate.

The Directors are of opinion that the new Capital to be provided by this issue will result in a large increase in the Profits of the Company in both its Banking and its Issuing and Financial Departments, and that in consequence the Profits should be such as to justify the payment of substantial dividends (apart from the creation of adequate reserves) from the inception of the Company. This opinion is based on the fact that owing to its present small capitalisation the Bank is obliged almost daily to refuse sound Banking propositions of a remunerative and attractive character, and for a similar reason a large percentage of the important Industrial issues, reconstructions and amalgamations, offered to the Bank in the first instance, pass into other hands.

The Bank has gradually built up a most efficient organisation which now comprises a large staff of financial, commercial and organising experts (including an industrial statistical department), and by this means, together with its valuable connections, it now stands in a unique position to deal with Industrial business.

It is estimated that the profits of the Banking Department, together with interest on Investment holdings—quite apart from the profits to be derived from the Industrial side of the business—will enable the Directors to pay dividends which will show a higher return on the capital of the New Company than the dividends hitherto paid on the shares of the old Bank taken at their present market value.

This Company will acquire from the Bank the whole of its undertaking, business and assets as at the close of business on the 31 December, 1919. The Commercial Bank of London, Limited, is the Vendor Bank, and its registered office is at 6, Austin Friars, London, E.C.2. The consideration payable by the Company for the purchase is: (a) the allotment by the Company of 975,000 fully paid Ordinary Shares of £1 each, to the existing holders of the 475,000 Cumulative Participating Preference Shares of £1 each and the 500,000 Deferred Shares of 1s. each in the Vendor Bank; (b) the payment of 2s. 6d. in cash to the holder of each Cumulative Participating Preference Share of £1, and 4s. in cash to the holder of each Deferred Share of 1s.; (c) the discharge in due course by the Company of the liabilities of the Vendor Bank; and (d) the payment by the Company of the expenses of winding up the Vendor Bank, including provision for dissentient members (if any).

The whole of the Shares now offered for subscription have been underwritten by the National and Provincial Investment Trust Limited for an underwriting commission of 3 per cent. and an over-riding commission of 1 per cent. on the nominal amount of such Shares, are such commission is payable by the Company, and an additional commission of 1½ per cent. will be paid by the Company on Shares taken firm. The National and Provincial Investment Trust Limited have entered into various Agreements with other parties for sub-underwriting.

The minimum subscription upon which the Company may proceed to allotment is fixed by the Articles of Association at £7, but as the whole of the Shares now offered for subscription have been underwritten the Directors will proceed to allotment on the closing of the lists.

Applications from Shareholders in the Bank for the shares now offered for subscription will receive preferential consideration.

Of the unissued capital 975,000 Shares will be set aside under Option Certificates enabling the holders (being the persons who are or become entitled to the allocation of fully paid shares in exchange for shares in the old Commercial Bank of London, Limited) to subscribe for such 975,000 Shares in cash at par at any time prior to the 31st December, 1920, in the proportion of one share in the Company for every share (Preference and Deferred) held in the old Commercial Bank of London, Limited.

The preliminary expenses are payable by the Company and (exclusive of underwriting and over-riding commissions, brokerage, and of the ad valorem duty on the sale) are estimated at £40,000.

A copy of the Memorandum of Association is printed in the fold of the Prospectus and forms part thereof.

The following Agreements have been entered into:—A. Dated 1st January, 1920, between The Commercial Bank of London Limited (being the old Company) and Arthur Hamilton King, of the one part, and the Company of the other part. B. Dated 12th December, 1919, between William Ernest Treweek as Trustee on behalf of the Company and the National and Provincial Investment Trust Limited, which has issued Share Capital of 16,200 Preference Shares of £1 (fully paid) and 25,000 Ordinary Shares of 1s. each (fully paid), of which Sir Charles Hobhouse holds 2,800 Preference Shares and 8,387 Ordinary Shares (being the Underwriting Agreement above referred to). C. Dated 1st January, 1920, between the National and Provincial Investment Trust Limited, William Ernest Treweek and the Company adopting such agreement. D. Two agreements dated 7th January, 1918, and 6th February, 1918, respectively, and each made by the Commercial Bank of London Limited (being the old Company) (as to the first Agreement) with C. C. Hatry and (as to the second Agreement) with Peter Haig-Thomas (being Managerial Agreements). E. Dated 1st January, 1920, between the Company and Sir Francis Towle (being a further Managerial Agreement).

The Articles of Association include the following provisions, viz.:—

Article 62. Subject to the rights of the holders of shares issued upon special terms and conditions as to voting every member present in person shall on a show of hands have one vote, and upon a poll every member present in person or by proxy shall have one vote for every share held by him.

Article 79. The qualification of a Director shall be the holding of shares in the Company of the nominal amount of £1,000.

Article 81. Each of the Directors of the Company shall be paid out of the funds of the Company, by way of remuneration for his services, such a sum as after the deduction of income-tax at the full rate then current will leave a clear sum at the rate of £600 per annum, and the Chairman such an additional sum as after deduction of income-tax at the full rate then current will leave a clear additional sum at the rate of £100 per annum, and the Directors shall also be paid out of the funds of the Company by way of further remuneration for their services such further sums as the Company in General Meeting may from time to time determine, and such further remuneration shall be divided among them in such proportion and manner as the Directors may determine, and in default of such determination within the year equally.

Article 82. In addition to the remuneration mentioned in the last preceding Article the Directors shall be repaid such reasonable travelling, hotel and other expenses as they may incur in going to, attending and returning from meetings of the Board or of Committees of the Board or General Meetings of the Company or which they may otherwise incur in or about the business of the Company.

Under Article 96. A Director may hold any other office or place of profit in the Company in conjunction with his directorship, and may be appointed thereto upon such terms as to remuneration, tenure of office and otherwise as may be arranged by the Directors, and a Director of the Company may be or become a Director of any company promoted by this Company or in which this Company may be interested as vendor, shareholder or otherwise, and no

such Directors shall be accountable for any benefits received as director or member of such company.

The Board may do the following:—

Under Article 84a. Establish local boards, local managing or consulting Committees, or local agencies in the United Kingdom or abroad, and appoint any one of their number or any other person or persons to be members thereof, with such powers and authorities, under such regulations, for such period and at such remuneration as they may deem fit, and may from time to time revoke any such appointment.

Under Article 84b. Appoint from time to time any one or more of their number to be Managing Director or Managing Directors on such terms as to remuneration and with such powers and authorities and for such period as they deem fit, and may revoke such appointment.

Under Article 84c. Grant to any Director required to go abroad or to perform or render any extra or special duties or services, such special remuneration for the duties or services so performed or rendered as they think proper.

Each of the Directors of the Company is a Shareholder of the Bank, which has an issued capital of 475,000 Preference Shares of £1 each and 500,000 Deferred Shares of one shilling each. Their holdings in the Bank are as follows:—Sir Charles Hobhouse holds 580 Preference Shares and 5,000 Deferred Shares. Mr. Hatry holds 27,909 Preference Shares 113,375 Deferred Shares. Mr. Haig-Thomas holds 2,000 Preference Shares and 100 Deferred Shares. The Earl of March holds 500 Preference Shares. Mr. Pelham-Clinton holds 500 Preference Shares and 8,000 Deferred Shares, and Sir Francis Towle holds 500 Preference Shares.

Copies of the above-mentioned agreements and a print of the Memorandum and Articles of Association of the Company may be inspected by intending applicants at the offices of the Company's Solicitors, Messrs. J. D. Langton and Passmore, 6, Austin Friars, E.C.2, on any day between the hours of 11 a.m. and 4 p.m. prior to the closing of the Lists.

The Company will pay a brokerage of 3d. per share on all allotments made to the public on applications bearing the stamp of a broker, banker, or other authorised agent.

Applications for shares should be made on the accompanying form and sent to the Company's Bankers: Barclays Bank, Limited, City Office, 170, Fenchurch Street, E.C., and branches; Coutts and Company, 15, Lombard Street, E.C., and 440, Strand, W.C.; Lloyds Bank, Limited, Head Office, 71, Lombard Street, E.C., 39, Threadneedle Street, E.C., and Branches; The National Provincial and Union Bank of England, Limited, 15, Bishopsgate, E.C., and Branches; together with a remittance for the amount payable on application.

Where no allotment is made the application money will be returned in full, and where the number of shares allotted is less than the number applied for the balance of the application money will be applied towards the amount payable on allotment and any residue will be refunded. Failure to pay any instalment when due will render any previous payment liable to forfeiture and the allotment to be cancelled.

Application will be made in due course to the Committee of the London Stock Exchange for a Quotation of the Shares.

Copies of the Prospectus and Forms of Application can be obtained from the Bankers, Solicitors and Brokers of the Company or at its Registered Office.

Dated 7th January, 1920.

THIS FORM MAY BE USED.

COMMERCIAL BANK OF LONDON LIMITED.

CAPITAL **£5,000,000**

Divided into £5,000,000 Ordinary Shares of £1 each.

Issue of 1,275,000 Ordinary Shares of £1 each, at par¹

FORM OF APPLICATION FOR SHARES.

To the Directors of COMMERCIAL BANK OF LONDON LIMITED,

6, Austin Friars, London, E.C.2.

GENTLEMEN,—Having paid to the Bankers of your Company the sum of £....., being a deposit of 2s. 6d. per Share payable on application for Ordinary Shares of £1 each in the above Company, I/we request that you will allot to me/us that number of Shares, and I/we hereby agree to accept the same, or any less number that may be allotted to me/us, upon the terms of the Prospectus of the Company dated 7th January, 1920, and the Company's Memorandum and Articles of Association, and I/we undertake to pay the amount due on allotment, and the balance as provided by the said Prospectus, and authorise you to register me/us as the holder of the Shares.

And I/we hereby declare that this application is not made by or for the benefit of an enemy subject within the meaning of the Trading with the Enemy Amendment Act, 1916, or with whom trading is forbidden under any Proclamation for the time being in force relating to Trading with the Enemy.

Name (in full)
(Please state if Mr., Mrs., or Miss.)

Address

Description

Usual Signature

Date 1920.

To be written distinctly.

An acknowledgment will be forwarded in due course either by allotment letter or by the return of the deposit.

This Form must be sent entire to the Bankers of the Company, BARCLAYS BANK LIMITED, City Office, 170, Fenchurch Street, E.C., and Branches; COUTTS AND COMPANY, 15, Lombard Street, E.C., and 440, Strand, W.C.; LLOYDS BANK LIMITED, Head Office, 71, Lombard Street, E.C., 39, Threadneedle Street, E.C., and Branches; NATIONAL PROVINCIAL AND UNION BANK OF ENGLAND LIMITED, 15, Bishopsgate, E.C., and Branches, with cheque (for the amount payable on application made payable to the Bank or Bearer and crossed "Not Negotiable.")